

T. G. T. D. C. Ltd

(Group Medclaim Policy& Group Personal Accident Policy)

A) Group Medclaim Policy

- 1) Total No: of Employees : 199
- 2) Family = Employee + Spouse + Children (2) + Parents (2)
- 2) Sum Insured: Rs 3,00,000/- (Rupees Three lakhs only) per family

B) Group Personal Accident Policy

- 1) Only for employees.

Please submit quotations separately for A & B

MIS REPORT AS ON 3rd February- 2025

Type of policy	: Group Medclaim Policy
Insurance company	: M/S. The Oriental Insurance Company Ltd
Policy period	: 20 th February - 2024 to 19 th February-2025
Total premium paid	: Rs.96, 76,000/- (Including 18%GST)
Total no of employees covered	: 211
Total no of lives covered	: 834
Total no of claims reported	: 73
Total no of claims settled	: 56
Total no of claims outstanding	: 9
Total claimed amount incurred	: Rs.50, 27,406/-

Total amount settled : Rs.43, 46,555/-

Total claim amount outstanding : Rs.6, 09,397/-

Gross claims ratio : 66.74%

Earned claims ratio : 69.80%

Proposed List:

Total No of Proposed Families : 199

Total No of Lives Proposed : 830

Group Medclaim – Tailor Made Floater Policy (Policy Features)

S.No.	Particulars	Coverage's
1	Insurance Company	M/s The Oriental Insurance Company Limited
2	Policy Period	20 th February 2024 to 19 th February 2025
3	Policy Number	431600/48/2024/1746
4	Third Party Administrator (TPA)	M/s HEALTH INDIA Insurance TPA Services PVT Ltd
5	Family Coverage	Employee + Spouse + 2 Dependent Children + 2 Dependent Parents/ in laws
6	Sum Insured	Rs.3,00,000/- family floater
7	Existing Coverage's	<ol style="list-style-type: none">1) 30 days waiting period waived2) 1st 2nd and 4th exclusion waived3) Pre existing disease covered4) New born baby covered from day one5) Room rent per day : Rs 5000/- & Rs 10,000/- for ICU6) 30 & 60 days for pre and post hospitalization.7) No disease-wise capping & No co-pay on claims

8	<p>Proposed Coverage's</p>	<p>Option 1 – As per Existing Coverage's</p> <p>Option 2</p> <ol style="list-style-type: none"> 1) Sum Insured Rs. 3Lakhs(Rupees Three Lakhs only) 2) Family Definition : 1 +5 (Employee + Spouse + 2 Children + 2 Parents 3) 30 days waiting period waived 4) 1st 2nd and 4th exclusion waived 5) Pre-existing disease covered 6) New born baby covered from day one 7) Rom rent for Normal room Rs 5,000/- & Rs 10,000/- for ICU 8) Pre-Post Hospitalization : 30 & 60 days respectively 9) Corporate Buffer of Rs. 20 Lakhs 10)No sublimit on all type of Injections (Monoclonal, Eleftha etc)
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