



भाकृअनुप-राष्ट्रीय डेरी अनुसंधान संस्थान(मानद विश्वविद्यालय)
ICAR- National Dairy Research Institute (Deemed University)
अग्रसेन चौक, करनाम, हरियाणा। पिन-132 001
Agrasen Chowk, Karnal, Haryana. PIN-132 001
(विश्वविद्यालय कार्यालय/University Office)



फं०: 8-/Medical Insurance/2021-22

दिनांक, 06.09.2021

सर्वेभ्यः,

सर्वसंबंधित को(संलग्न दस्तावेज में उल्लेखित अनुसार)
(To all concerned as mentioned in enclosed document)

महोदय,

कृपया इस पत्र के साथ संलग्न पत्र/दस्तावेज सूचनार्थ एवं आवश्यक कार्यवाई हेतु देखें।

धन्यवाद।

संलग्न : उपरोक्तानुसार

भवदीय,


(भगवान दास)
सहायक प्रशा. अधिकारी

प्रतिलिपि :

प्रभारी कंप्यूटर केन्द्र, रजिस्ट्रेशन/करणस करणस कोईमले
feedback@ndri.res.in के माध्यम से संस्थान की
वेबसाइट के परिपत्र (सर्कुलर) लिंक पर अपलोड करने बावत्

UNIVERSITY OFFICE
NDRI KARNAL

REVISED

F.8/Med. Insurance/MD/DU/2021-22

Dated: 06 Sep, 2021

Subject: Group Medical Insurance of NDRI students for 2021-22.

Dear Sir

Quotations are invited for Group Medical Insurance of NDRI students for two separate groups i.e. one for existing students (**approx.800+ of 18 to 35 Years age group**) from September, 2021 and the other for new admissions (Approx.325 students) from November, 2021 tentatively on the following terms and conditions. The quotations may be sent in sealed cover in the Office of Academic Coordinator, NDRI, Karnal upto 17.9.2021 by 5.00 P.M.

Sr. No.	Terms & Conditions/ Clauses /Premium per student	Quote by the firm
1.	Pre-existing diseases	Covered from day 1
2.	First / One year waiting period	Waived off
3.	30 days waiting period	NA
4.	Emergency Ambulance Coverage	Covered (up to Rs. 1000/- per student)
5.	Maternity Benefit	NA
6.	Pre and Post Hospitalization Coverage	Covered (30 days & 60 days respectively)
7.	OPD Coverage	Covered (up to Rs. 2000/- per student)
8.	Room Rent Capping	No capping
9.	Sum Insured per student (Medical Coverage for diseases and in accidental cases for hospitalization)	i) Rs. 1,50,000/- ii) Rs.2,00,000/-
10	Premium quoted by the firm per student with OPD charges	To be quoted by the firm
11.	Age	17 years to 35 years
12.	No. of students	i) existing-approx: 800+ ii) new to be admitted in Nov.:300+
12.	Claim dump	The claim dump for the current policy year till date from M/s SBI General Insurance Co. is attached.
13	Expiry date of previous policy	i) 19 th October, 2021(800+ students) ii) 19 th March, 2022 (300+ students)

The rates may be quoted by the Insurance Companies only as per above Terms and Conditions
No further enquiry will be entertained

While submitting the quotations:

- List of clients in Karnal (Govt. Institutions)
- List of empanelled multi-specialty Hospitals (at least three in Karnal) with cashless facility may be supplied.

Note : Two separate quotations each for Sum Insured of Rs.1,50,000- and Rs. 2,00,000/- are to be submitted.

The claims dump for the current policy year till date from M/s SBI General Insurance Co. is attached for your reference please.


(Nitin Tyagi)
Academic Coordinator

Encl: : As stated above



Insurer: SBI General Insurance Company Limited
 Policy Holder: National Dairy Research Institute
 Policy No: 4101201000002263-00
 Policy period: 20-Oct-2020 To 19-Oct-2021

Claims Analysis Report

Report date: 01-Aug-2021

This Report Generated By shilpa choudh
 On Sun Aug 01 22:01:25 IST 2021

Total Claims Experience Report

	Claims	Value (Rs.)	% Claims	% Value
Cashless Settled	12	635,499.00	92.31 %	99.26 %
Cashless Processed	0	0.00	0.0 %	0.0 %
Reimbursement Settled	1	4,730.00	7.69 %	0.74 %
Reimbursement Processed	0	0.00	0.0 %	0.0 %
Denials	0	0.00	0.0 %	0.0 %
Denials due to Shortfall	0	0.00	0.0 %	0.0 %
Closed	0	0.00	0.0 %	0.0 %
Domiciliary claims	0	0.00	0.0 %	0.0 %
Total	13	640,229.00		
Cashless in Process*	1	100,000.00		
Reimbursement in Process*	0	0.00		
Grand Total (Rs.)	14	740,229.00		
First Time Premium (Rs.)^				0.00
Endo Premium (Rs.)^				0.00
Deletion Premium (Rs.)^				0.00
Total Premium (Rs.)^				0.00
Claims Ratio (%)				0.0 %
Claims Ratio (%) - On Earned Premium#				0.0 %
Value of Denied claims (Rs.):				0.00
Value of Denied(Document Shortfall) claims (Rs.):				0.00
Value of Closed claims (Rs.):				0.00

* Depicts the claimed amount for claims in process. The settlement amount will be less than the above figures and will result in respective decrease in the claims ratio.
 ** The value is for preauthorisation issued and awaiting for final documentation. Depicts the Processed PA amount for PA issued. The settlement amount will be less than or equal to the above figures and could result in respective decrease in the claims ratio.
 # Does not apply to policies with Instalment Premium
 ^ Premium details as received from insurer & updated in our data as on date

Morbidity Ratio

Descriptions	Values
No. of lives insured	646
No. of Claims	14
No. of Claims made per 100 Lives Insured	2.17 %
No. of lives Inception	646
Addition	0
Deletion	0
Current lives	646



Insurer: **SBI General Insurance Company Limited**

Policy Holder: **National Dairy Research Institute**

Policy No: 4101201000002263-00

Policy period: 20-Oct-2020 To 19-Oct-2021

Claims Analysis Report

Report date: 01-Aug-2021

*This Report Generated By shilpa choudh
On Sun Aug 01 22:01 25 IST 2021*

Ailments Profile

ICD Group	No. of Claims	Value (Rs.)	% of Claims	% of Value
DISORDERS OF THE RESPIRATORY SYSTEM	3.0	228,591.00	23.08 %	35.7 %
DISORDERS OF THE GASTROINTESTINAL SYSTEM	5.0	167,666.00	38.46 %	26.19 %
NEUROLOGICAL & CEREBROVASCULAR DISORDERS	1.0	100,000.00	7.69 %	15.62 %
DISORDERS OF BLOOD & BLOOD FORMING ORGANS, IMMUNE MECHANISM	1.0	90,388.00	7.69 %	14.12 %
INJURIES / FRACTURES / DISLOCATIONS	1.0	24,432.00	7.69 %	3.82 %
DISORDERS OF THE GENITOURINARY SYSTEM	1.0	18,355.00	7.69 %	2.87 %
INFECTIOUS DISEASES (BACTERIAL / VIRAL / Others)	1.0	10,786.00	7.69 %	1.68 %
All Other Ailment Groups	0.0	0.00	0.0 %	0.0 %
Total	13.0	640,229.00		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Distribution Across Age

Age Band	No. of Claims	Value (Rs.)	% Claims	% Value
6-35	13	640,229.00	100.0 %	100.0 %
Total	13	640,229.00		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Distribution Across Category of Beneficiaries Report

Beneficiary	No. of Claims	Value (Rs.)	% Claims	% Value
Self	13.0	640,229.00	100.0 %	100.0 %
Total	13.0	640,229.00		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Distribution Across Amount Bands Report

Amount Band	No. of Claims	Value (Rs.)	% Claims	% Value
Rs. 10,000/- And less	2	13,822.00	15.0 %	2.0 %
Rs. 10,001/- to Rs. 25,000/-	3	53,584.00	23.0 %	8.0 %
Rs. 25,001/- to Rs. 50,000/-	1	43,426.00	7.0 %	6.0 %
Rs. 50,001/- to Rs. 1,00,000/-	7	529,397.00	53.0 %	82.0 %
Total	13	640,229.00		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Utilization Report for Employee

No. of Claims in current policy	No. of Employees	Value (Rs.)	% Claims	% Value
1	9	522,981.00	81.82 %	81.69 %
2	2	117,248.00	18.18 %	18.31 %
Total	11	640,229.00		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Utilization Report for Dependents

No. of Claims in current policy	No. of Employees	Value (Rs.)	% Claims	% Value
Total	0.0	0.00		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Provider Profile Report

Hospital Name	No. of Claims	Value (Rs.)	% Claims	% Value
Cygnus Sanjiv Bansal Hospital	3.0	110,266.00	23.08 %	17.22 %
Amritdhara Hospital	1.0	100,000.00	7.69 %	15.62 %
Fortis Health Care Limited	1.0	100,000.00	7.69 %	15.62 %
Vrk Hospital Pvt Ltd	2.0	81,892.00	15.38 %	12.79 %
Amritdhara My Hospital	2.0	74,850.00	15.38 %	11.69 %
Soni Hospital	1.0	65,085.00	7.69 %	10.16 %
Dr K C Sachdeva Hospital	2.0	64,730.00	15.38 %	10.11 %
Fortis Escorts Hospital	1.0	43,426.00	7.69 %	6.78 %
Total	13.0	640,229.00		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Add-Del Endorsement Details

Endo No	Endo Date	Endo WEF	Remarks	Addition Premium^	Deletion Premium^
4501210420000067	23-Apr-2021	20-Apr-2021	Correction Gender	0.00	0
Grand Total				0.00	0.00

Premium details as received from insurer & updated in our data as on date