

| CORPORATE PREMIUM DETAILS |   |                       |              |            |
|---------------------------|---|-----------------------|--------------|------------|
| Corporate Name            | CUTTACK CENTRAL CO-OPERATIVE BANK LIMITED |                       |              |            |
| Insurance Company         | The Oriental Insurance Company Ltd.       |                       |              |            |
| Broker Name               | Certigo Insurance Brokers Private Limited |                       |              |            |
| Policy Number             | 345100/48/2026/87                         | Policy Period         | Policy From  | 10/04/2025 |
| Policy Run Days           | 341                                       |                       | Policy upto  | 09/04/2026 |
| Inception Lives           | 356                                       | Inception Premium     | 10,16,000    |            |
| Lives Added               | 1   | Additional Premium    | 0            |            |
| Lives Deleted             | 0   | Deletion Premium      | 0            |            |
| Present Lives Covered     | 357                                       | Current Total Premium | 10,16,000    |            |
|                           |   | Premium Type          | FULL PREMIUM |            |

| CORPORATE PREMIUM VS CLAIMS RATIO             |           |                                       |        |
|---|-----------|---------------------------------------|--------|
| Earned Premium                                | 9,49,195  | Premium Per Life (Per Capita Premium) | 2,846  |
| Incurred Amt IPD                              | 13,98,201 | Incurred Amt OPD                      | 0      |
| Claim Frequency IPD                           | 8%        | Average Claim Size - IPD              | 56,600 |
| Claim Frequency OPD                           | 0%        | Average Claim Size - OPD              | 0      |
| Claim Ratio (Actual) - IPD                    | 138%      | Claim Ratio (Pro-rata) - IPD          | 147%   |
| Claim Ratio (Actual) - OPD+IPD                | 138%      | Claim Ratio (Pro-rata) - OPD+IPD      | 147%   |
| CORPORATE FLOAT SUM INSURED ALLOTTED          | 0         |                                       |        |
| CORPORATE FLOAT SUM INSURED UTILISED          | 0         |                                       |        |
| BALANCE AMOUNT OF CORPORATE FLOAT SUM INSURED | 0         |                                       |        |

| CLAIMS REPORTED SUMMARY |               |               |               |               |              |               |                     |                     |
|-------------------------|---------------|---------------|---------------|---------------|--------------|---------------|---------------------|---------------------|
| Type of Claims          | Cashless      |               | Reimbursement |               | OPD          |               | Total No. of Claims | Total Amt of Claims |
| Claims Status           | No. of Claims | Amt of Claims | No. of Claims | Amt of Claims | No of Claims | Amt of Claims |                     |                     |
| Paid                    | 16            | 10,33,798     | 5             | 1,54,793      | 0            | 0             | 21                  | 11,88,591           |
| Declined                | 4             | 2,61,000      | 0             | 0             | 0            | 0             | 4                   | 2,61,000            |
| Outstanding             | 1             | 38,510        | 4             | 1,71,100      | 0            | 0             | 5                   | 2,09,610            |
| Reported                | 21            | 13,33,308     | 9             | 3,25,893      | 0            | 0             | 30                  | 16,59,201           |

| CLAIMS PAID SUMMARY |               |                  |               |                 |              |               |                     |                     |
|---------------------|---------------|------------------|---------------|-----------------|--------------|---------------|---------------------|---------------------|
| Claims Status       | Cashless      |                  | Reimbursement |                 | OPD          |               | Total No. of Claims | Total Amt of Claims |
|                     | No. of Claims | Amt of Claims    | No. of Claims | Amt of Claims   | No of Claims | Amt of Claims |                     |                     |
| Paid Main           | 16            | 10,24,128        | 5             | 1,54,793        | 0            | 0             | 21                  | 11,78,921           |
| Paid Pre Post       | 1             | 9,670            | 0             | 0               | 0            | 0             | 1                   | 9,670               |
| <b>Total</b>        | <b>16</b>     | <b>10,33,798</b> | <b>5</b>      | <b>1,54,793</b> | <b>0</b>     | <b>0</b>      | <b>21</b>           | <b>11,88,591</b>    |

| CLAIMS DECLINED SUMMARY    |               |               |               |               |              |               |                     |                     |
|----------------------------|---------------|---------------|---------------|---------------|--------------|---------------|---------------------|---------------------|
| Claims Status              | Cashless      |               | Reimbursement |               | OPD          |               | Total No. of Claims | Total Amt of Claims |
|                            | No. of Claims | Amt of Claims | No. of Claims | Amt of Claims | No of Claims | Amt of Claims |                     |                     |
| Rejected Main              | 0             | 0             | 0             | 0             | 0            | 0             | 0                   | 0                   |
| Rejected Pre Post          | 0             | 0             | 0             | 0             | 0            | 0             | 0                   | 0                   |
| Deficient, Closed Main     | 0             | 0             | 0             | 0             | 0            | 0             | 0                   | 0                   |
| Deficient, Closed Pre Post | 0             | 0             | 0             | 0             | 0            | 0             | 0                   | 0                   |
| <b>Total</b>               | <b>0</b>      | <b>0</b>      | <b>0</b>      | <b>0</b>      | <b>0</b>     | <b>0</b>      | <b>0</b>            | <b>0</b>            |

| CASHLESS DENIAL SUMMARY |          |                 |          |          |          |          |          |                 |
|-------------------------|----------|-----------------|----------|----------|----------|----------|----------|-----------------|
| Cashless Request Denied | 4        | 2,61,000        | 0        | 0        | 0        | 0        | 4        | 2,61,000        |
| Cashless Request Closed | 0        | 0               | 0        | 0        | 0        | 0        | 0        | 0               |
| <b>Total</b>            | <b>4</b> | <b>2,61,000</b> | <b>0</b> | <b>0</b> | <b>0</b> | <b>0</b> | <b>4</b> | <b>2,61,000</b> |

| CLAIMS OUTSTANDING SUMMARY |               |               |               |                 |              |               |                     |                     |
|----------------------------|---------------|---------------|---------------|-----------------|--------------|---------------|---------------------|---------------------|
| Claims Status              | Cashless      |               | Reimbursement |                 | OPD          |               | Total No. of Claims | Total Amt of Claims |
|                            | No. of Claims | Amt of Claims | No. of Claims | Amt of Claims   | No of Claims | Amt of Claims |                     |                     |
| Processed                  | 1             | 28,000        | 0             | 0               | 0            | 0             | 1                   | 28,000              |
| Under Deficiency           | 0             | 0             | 0             | 0               | 0            | 0             | 0                   | 0                   |
| Under Process              | 0             | 0             | 4             | 1,71,100        | 0            | 0             | 4                   | 1,71,100            |
| Bills Not Received         | 0             | 0             | 0             | 0               | 0            | 0             | 0                   | 0                   |
| Pre Post                   | 1             | 10,510        | 0             | 0               | 0            | 0             | 1                   | 10,510              |
| <b>Total</b>               | <b>1</b>      | <b>38,510</b> | <b>4</b>      | <b>1,71,100</b> | <b>0</b>     | <b>0</b>      | <b>5</b>            | <b>2,09,610</b>     |

**GUIDELINES FOR CORPORATE OVERVIEW**

|                                       |  |
|---------------------------------------|--|
| Earned Premium                        | Net Premium/Policy Period x Policy Run Days            |
| Premium Per Life (Per Capita premium) | Net Premium/ No. of Lives as on report date            |
| Claim Frequency                       | No. of Reported Claims/ No. of Lives as on report date |
| Average Claim Size                    | Amt of Claims Paid (OPD/IPD)/ No. of Claims Paid       |
| Claim Ratio (Actual)                  | Amt of Incurred Claims (OPD/IPD)/ Net Premium          |
| Claim Ratio (Pro-rata)                | Amt of Incurred Claims (OPD/IPD) / Earned Premium      |

**GUIDELINES FOR CORPORATE SUMMARY**

|   |
|---|
| "Declined" claims in "Claims Reported Summary" includes Rejected and Closed deficient claims.   |
| "Deficient, Closed" claims in "Claims Declined Summary" includes claims closed due to deficient documents not received within stipulated time period.   |
| "Cashless Requests Denied" and "Cashless Requests Closed" are not included under "Reported Claims".   |
| "Cashless Requests Closed" under "Cashless Denial Summary" includes cashless requests issued but not utilised by the member.  |
| "Processed" in "Claim Outstanding Summary" includes Claims processed and awaiting confirmation or approval from insurance company and awaiting payout from insurance company.                                   |
| "Under Deficiency" claims in "Claims Outstanding Summary" includes deficient claims and claims awaiting for confirmation from insurance company, corporate, broker.   |
| "Under Process" claims in "Claims Outstanding Summary" includes under process with PHS, under investigation and pending for PHS interdepartmental confirmation.   |
| "Bill Not Received" in "Claims Outstanding Summary" includes cashless claims for which hospital bill is not received.   |
| Total of "Claims Paid Summary", "Claims Declined Summary" and "Claims Outstanding Summary" respectively does not include the number of Pre-post claims, however amount of pre-post claims is included in total. |