



## National Institute of Food Technology Entrepreneurship and Management (NIFTEM)

An Institute of National Importance (INI)

Plot No 97, Sector-56, HSIIDC Industrial Estate, Kundli-131028, District-Sonepat (Haryana)

Phone No. 0130-2281221 Website: [www.niftem.ac.in](http://www.niftem.ac.in)

### **NOTICE INVITING TENDER**

**SUBJECT: Tender for providing Group Mediclaim Insurance Coverage for Employees and Students of NIFTEM, Kundli, Sonapat, Haryana.**

#### **1. INSURANCE REQUIREMENTS AND SCOPE OF WORK:**

(NIFTEM) (hereinafter referred to as the "Institute"), an Educational Institute of National Importance, invites bids on open tender two bids system from Insurance Regulatory and Development Authority of India (IRDAI) approved Insurance Companies **for providing Group Health Insurance Coverage to Employees, their Dependents & Students** as per the details mentioned in **Annexure-I**.

The objective is to ensure that Group Medical Insurance is managed at a high service levels and in the most cost-effective manner as possible. The insurer must have the flexibility necessary to respond to NIFTEM, Kundli's current and changing needs.

This document contains following information to enable you to prepare and submit proposals for consideration:

- Proposed Covers (as per Annexure-I)
- Student, Employee (Regular & Contractual) and dependent demography (Annexure-II)
- UNDERTAKING (Annexure-III)
- Financial Bid Format (Annexure-IV)
- Tender Form (Technical Bid) (Annexure-V)
- Claims data for last 3 years (2022-23, 2023-24 & 2024-25) (Annexure-VI)

#### **2. ELIGIBILITY CRITERIA:**

Sl. No	Eligibility Criteria	Supporting Documents to be submitted
a.	Should have been registered as an Insurance company with IRDAI under the Health Insurance/ General insurance	Copy of valid license/ registration with IRDAI Under the Health/ General Insurance.
b.	The Bidder should be in the Health/ General Insurance business for a minimum period of 5 years as on 31.03.2025	Copies of the Licenses/ registration issued by IRDAI for the period.
c.	The bidders must have at least three years of experience in Health Insurance business with annual turnover in terms of Premium earned of Rs. 5.00 Crore or more in each of the past three financial years (viz. 2021-22, 2022-23 and 2023-2024)	Copy of a duly signed certificate from Chartered Accountant clearly showing financial year-wise turnover. Also submit copies of duly audited financial statements-profit & loss and balance sheet for the requested period.

d.	Bidders must have at least three years' experience in catering to Health Insurance of 500 or more insured families under one group Health Scheme in each of the last three financial years (viz. 2022-23, 2023-2024 and 2024-2025) for reputed organizations-Govt. or Private.	Copies of the Contracts/ Workorders/ Insurance Policies clearly stipulating the group size should be attached for each of the last three financial years (viz. 2022-23, 2023-2024 and 2024-2025)
e.	The bidder should have not been debarred/ blacklisted/ should have not been terminated/ ceased without completing the entire duration of contract period by any Central/State Govt. Department, Public Sector Undertaking, Autonomous Bodies, Academic Institutions, CFTIs etc. during past three years from the last date of submission of bids.	An undertaking to this effect on the Company letter head duly signed to be as per Annexure-III
f.	PAN, GST Registration No.	Copies of PAN & GST Registration Certificate
g.	The bidder should have an Office (Regional/ Divisional/ Branch/ Zonal) in Delhi-NCR as on 31.03.2025.	Copy of the address proof like Tax Receipt/ Water Charge Bill/ Electricity Bill/ Telephone Land Line Bill/copy of building rental or lease agreement should be closed.
h.	List of three Third Party Administrator (TPA)	Name, Address and Credentials of the TPA

**Note: Only Insurance Companies (Health Insurance) registered with IRDAI should submit their bids directly through GeM Portal.**

### **3. EVALUATION PROCEDURE:**

The eligibility of bidders and their technical bid will be evaluated by the Technical Evaluation Committee on the basis of documents submitted by the bidders with the Technical Bid. The financial bids will only be considered of those bidders who qualify the eligibility criteria and other terms and conditions laid down in the tender. In this regard the decision of Institute shall be final.

During pre-qualification and evaluation of the proposals, Institute may, at its discretion, ask respondents for clarifications on their proposal. The respondents are required to respond within the time frame prescribed by the Institute. Respondents are not permitted to modify, substitute or withdraw proposals after its submission.

### **4. FINANCIAL BID EVALUATION:**

The bidder with the lowest financial quote (L1 price) will be awarded the contract.

### **5. PERIOD OF CONTRACT:**

Initially the contract will be awarded for one year (with effect from the award of the work), which can further be extended for 02 more years on yearly basis depending upon satisfactory performance and mutual consent. The successful bidder has to commence the services from 26<sup>th</sup> August, 2025.

### **6. GENERALTERMS & CONDITIONS**

- a. The annual premium quoted should be inclusive of all applicable taxes and duties for all the items. Other taxes/ cess, if any, would have to be included in the premium. It is also clarified that any change in the GST (increase/decrease) would be dealt with at actual.
- b. Any claim for increase in premium rates during the policy period on account of any reason what so ever will not be entertained.
- c. There should be a dedicated helpline (24x7) from the TPA/ Insurance company available and the contact details should be furnished after the finalization of the policy. The login ID for review of the claim to be made available immediately to the Institute. The claim for mare to be provisioned for reimbursement.
- d. If there is any reimbursement to the employees by the TPA/ Insurance Company, the same should be paid to Staff/ Student within 21 days.
- e. The response time by the TPA at the time of admission should be maximum six hours.
- f. Reports including the claims of individuals and the details of settlement are to be furnished to the Institute on monthly basis.
- g. **Confidentiality:** The Insurance Company shall maintain strict confidentiality of all the tender information and data coming in the possession of the Insurance company as a result of awarding the contract. Also, any oral, written or other information disclosed for evaluation or for any other purposes shall be considered as confidential information passed on to the Insurance company. Any violation of the same will be liable for action under the law which shall entitle NIFTEM to claim damages apart from taking action under the appropriate Law.
- h. **Usage of data/ tender/ information:** The agency shall ensure that the tender, data, information etc is not used or permitted to be used in any manner (directly or indirectly) incompatible or inconsistent with that authorized by NIFTEM. The confidential information should be safeguarded, and the Insurance Company shall take all necessary actions to protect NIFTEM and its employees' interest against misuse, loss, destruction, alterations or deletions thereof. Any violation of the same will be liable for action under the law which shall entitle NIFTEM, to claim damages from the Insurance company apart from taking action under the appropriate Law. This is an irrevocable condition, and it will continue to be in force even after the agreement between the Insurance Company and NIFTEM, ceases.
- i. **Breach of terms and conditions:** In the event of any breach or threatened breach of any clause by the Insurance Company and/ or individual assigned by the Insurance Company for the Performance of the services, the Insurance Company shall be liable to pay damages as may be quantified by NIFTEM. Apart from the above, NIFTEM, shall have the right to proceed against the Insurance Company and / or its assigned person/s under appropriate law.
- j. **Time is the essence of contract:** For Processing of claims the Insurance Company shall carry out and provide the services/ settle the claims, within reasonable time.
- k. Conditional Tenders are liable to be rejected. NIFTEM reserves the right to either accept or reject any of the quotations or conditions in the quotations submitted by the bidders without assigning any reasons thereof.
- l. The successful Bidder, after placement of order is required to enter in to an MOU/ agreement with NIFTEM. The Terms and Conditions of the Tender also form part of the MOU/ agreement.
- m. In case of any dispute, efforts will be made to mutually settle the dispute. In this regard, the decision of the Director, NIFTEM is final. NIFTEM has absolute right to accept or reject any bid or offer at any stage.
- n. If a bidder has been given order and later on it is found that its services are not satisfactory, then NIFTEM has absolute right to cancel / terminate the order and in such case, the bidder has to refund back all the premium paid. Decision of NIFTEM in this regard will be final and binding.
- o. NIFTEM reserves the right to cancel the Tender wholly or partially without assigning any reason whatsoever.

- p. The successful bidder will be awarded all the insurances on a whole bouquet basis.
- q. NIFTEM shall not be bound to accept the lowest bid and reserves the right to reject any or all the bids without assigning any reason.

**7. ARBITRATION CLAUSE:**

That in case of any dispute between party of first part (NIFTEM) and the part of other party (Agency) arising out of or in relation to the agreement, the dispute shall be referred to Director for arbitration. The award of the said Arbitrator shall be binding upon both parties. The seat of the arbitration shall be at NIFTEM, Kundli, Sonapat.

**8. RIGHT TO VARIATION CLAUSE:**

To take care of any change in the requirement during the period between issue of bid and conclusion of contract, NIFTEM reserves the right to increase or decrease the quantity of the required deliverables by 50% without any change in the terms & conditions and prices quoted by the Agency. While concluding the contract, the quantity can be accordingly increased or decreased at the same terms of conditions.

**9. BLACKLISTING:**

If the bidder fails to perform the obligations as per this tender and the agreed terms of this tender, or withdraws his/her bid or his/her performance is found to be unsatisfactory by the Institute (NIFTEM-Kundli), the Institute may at its sole discretion blacklist the bidder from participating in any offer by the Institute calling Bids, for a period of 03 years.

**Registrar, NIFTEM**

## LIST OF PROPOSED COVERS TO BE PROVIDED BY THE BIDDER

S.N.	Services	Requirements	
1	Sum Insured	Director: ₹ 15.00 Lakh Registrar & Group "A" Employees: ₹ 10.00 Lakh Group "B" Employees: ₹ 7.50 Lakh Group "C" Employees: ₹ 5.00 Lakh Students: ₹ 0.50 Lakh Contractual Employees (above GP 8700 or Equivalent): ₹ 3 Lakh Contractual Employees (below GP 8700: or Equivalent): ₹ 2 Lakh	
2	Family Composition	Family Size: As per government rules Family Definition: <ul style="list-style-type: none"><li>Student (Self)</li><li>Employee + Spouse + Parents + Children (As per government rules)</li></ul>	
		RelationshipMax Age	
		Self/Employee70	
		Spouse70	
		Mother	No Age Limits for Dependent Parents.
		Father	
		Mother-in-Law	Either Dependent Parents or parents-In-law will be covered
		Father-in-Law	
		Son	As per government rules
Daughter	As per government rules		
3	Pre-existing disease	Coverage from the first day	
4	First 30 day Exclusion	Waived	
5	Waiver of 1st , 2nd , 3rd, & 4th Year Exclusion	Waived	
6	Maternity Benefit	₹ 50,000/- for normal delivery and ₹ 75,000/- for LSCS without waiting period.	
7	Waiver of 9 months waiting period for maternity	Yes	
8	Pre and Post Natal Hospitalization	Up to ₹5,000	
9	New Born Baby Cover	From Day 1 Within SI (subject to declaration as per Condition of mid-term inclusion and not exceeding maximum stipulated family size under the Policy even after inclusion of the new born child)	
10	Room Rent Capping	Normal: Single standard AC Room ICU: As per actuals	
11	Pre & Post Hospitalization coverage	Expenses incurred for Pre Hospitalization upto 30 Days and Post Hospitalization upto 60 Days are covered.	
12	Ambulance Cover	₹ 2000 per event	
13	Day Care Procedure	All day care procedures covered [As per IRDAI Guidelines]	

14	Corporate Buffer	₹ 15 Lakhs applicable as per the discretion of the NIFTEM Competent Authority, within family floater Sum Insured.
15	Disease Wise Limits	No capping, except cataract ₹ 30,000 per eye
16	Psychiatric ailment/ Lucentis/ Genetic Disorder	As per IRDAI guidelines
17	Cyber knife treatment or Stem Cell Transplant	Covered with 50% Co-pay
18	Oral Chemotherapy	Covered, Upto 50% of Sum Insured
19	Cochlear Implant Treatment	Covered with 50% Co-pay
20	Nasal Sinus Surgery	Covered as per SI
21	Cataract	Covered up to ₹ 30,000 per eye
22	Lasik Surgery	Covered beyond +/-6.5
23	Joint Replacement surgery	Covered up to SI
24	External congenital diseases	Covered
25	Internal congenital diseases	Covered
26	Hospitalization due to terrorism	Covered
27	Intravitreal Injections	Covered, As per IRDAI guidelines
28	Any biopsy for diagnostic and therapeutic purpose	Covered, followed by any surgery(pre-post)
29	All cancer related chemotherapy drugs/injections including immunotherapy	Covered
30	New approved therapies recognized by IRDAI.	Covered as per IRDAI guidelines
31	Liver and Renal Transplantations	Covered
32	Any other treatments, apart from the above, permitted by IRDAI from time to time.	Covered
33	Domiciliary Hospitalization	Covered upto Sum Insured
34	Reimbursement for Ayush treatment	Up to 20% of the sum insured, if the treatment is taken in a government hospital or any institute recognized by the government, excluding health rejuvenation procedures.
35	Reasonable & Customary Clause	Waived off
36	Co-pay	None
37	Claim intimation	Within 7 days from the date of Admission to the hospital.
38	Claim submission	Claim reporting /submission period within 45 days from the Date of Discharge
39	TPA	Inhouse/ External TPA

**Signature of the Authorized Signatory of the Tenderer  
With Seal of the Firm**



**UNDERTAKING**

To,  
Registrar,  
National Institute Of Food Technology Entrepreneurship and Management  
Plot no 97, sector-56, HSIIDC industrial estate,  
Kundli-131008,  
District-Sonepat (Haryana)

Sir,

I'm \_\_\_\_\_ (bidder's name) on behalf of \_\_\_\_\_ (company's name) declare the following:

1. There is no case with the Police / Court / IRDA / SEBI / Regulatory authorities against the proprietor / firm / partner/company/Directors /employee
2. We have not been suspended/ delisted/ blacklisted by any other Govt. Ministry/ Department/ Public Sector Undertaking/ IRDA/ SEBI/ Autonomous Body/ Court, etc. during the past 03 years.
3. We certify that neither our firm nor any of the partners/ directors is involved in any scam or disciplinary proceedings settled or pending adjudication.
4. We hereby undertake and confirm that we have understood the scope of work (insurance cover) properly and shall comply with the terms of engagement. At any stage, if it is found that the sub standard/deviation from the work has been made by us, we shall be liable for penalty and legal action.

Dated:

SIGNATURE OF THE TENDERER  
WITH SEAL

NAME OF THE TENDERER  
WITH ADDRESS

**NOTE:** Certificate as per above must be submitted only on non-judicial stamp paper of ₹ 100/- (Rupees One Hundred Only).



## FINANCIAL BID FORMAT

S. N.	Insured Person (IP) Type	Sum Insured	Approx. Employee Count / Families/ Students to be Covered	Per IP Premium Rate without GST	Total Premium cost for all without GST (on total IP)	GST % per IP	Total GST Amount (on Total IP)	Total IP Premium Cost for all with GST
					4 x 5		(6*7)/100	6+8
1	2	3	4	5	6	7	8	9
	<b>Premium Amount for group medical insurance policy for employees of NIFTEM as per the terms and conditions of Tender</b>							
1	<b>Director</b>	₹ 15.00 Lakh						
	0-35 Years		2					
	35-45 Years		0					
	45-55 Years		1					
	55 Years & above		1					
2	<b>Registrar &amp; Group "A" Employees</b>	₹ 10.00 Lakh						
	0-35 Years		75					
	35-45 Years		51					
	45-55 Years		30					
	55 Years & above		31					
3	<b>Group "B" Employees</b>	₹ 7.50 Lakh						
	0-35 Years		30					
	35-45 Years		22					
	45-55 Years		3					
	55 Years & above		6					
4	<b>Group "C" Employees</b>	₹ 5.00 Lakh						
	0-35 Years		16					
	35-45 Years		13					
	45-55 Years		1					

	55 Years & above		9					
5	<b>Contractual Employees (below GP 8700 or equiv.)</b>							
	0-35 Years	₹ 2.00 Lakh	30					
	35-45 Years		2					
	45-55 Years		3					
	55 Years & above		9					
6	<b>Students</b>							
	0-35 Years	₹ 0.50 Lakh	967					
	35-45 Years		25					
	45-55 Years		3					
	55 Years & above		0					
<b>TOTAL</b>								

**Note:**

1. The bidders are required to mandatorily upload the above financial Breakup on GeM.

**Tender Form (Technical Bid)**  
**(To be submitted by the bidder duly filled, signed & stamped on their letterhead)**

S. No.	Required Details	Response
<b>General Details</b>		
1.	Name of the bidder	
2.	Address	
3.	Telephone, Email Address	
4.	Nature of Activity	
5.	Details of Ownership (copy to be submitted)	
6.	Holding company or parent company	
7.	GST Registration No. (copy to be submitted)	
8.	PAN No. (copy to be submitted)	
9.	Company Registration (copy to be submitted)	
10.	IRDA issued License Number along with Date of Issue and duration of validity (copy to be submitted)	
11.	Number of Branch Offices	
12.	Name, Address, Telephone Number and Email ID of the primary contact at your organization for this proposal.	
13.	The bidder should not have been suspended/ delisted/ blacklisted by any regulator / statutory body in the past 03 years.	
<b>Experience Details</b>		
1.	The bidder should have been in the line of business of providing insurance for at least last five years (2020-21, 2021-22, 2022-23, 2023-24 & 2024-25).	
2.	Copies of at least 03 relevant Work Orders clearly stipulating the group size during the last 03 financial years. (copies to be submitted)	
<b>Financial Information</b>		
1.	The bidder should have a minimum average premium collection of ₹ 100.00 Crore for the last 03 financial years (2021-22, 2022-23, 2023-24)	
2.	Annual Turnover (2021-22) in INR Crore	
3.	Annual Turnover (2022-23) in INR Crore	
4.	Annual Turnover (2023-24) in INR Crore	

**Declaration:**

I hereby declare that I / We have verified the details indicated above and also confirm that all the Information submitted is true to the best of my knowledge.

Authorized Signatory

Designation along with Bidder's name with seal

**(Bidder Stamp & Signature)**

## CLAIM SETTLEMENT RATIO FOR PREVIOUS 03 YEARS TILL 28.07.2025

Insurer	Policy No (Policy Period)
IFFCO TOKIO General Insurance Company Ltd	H1046611 (26-08-2022 to 25-08-2023)
	H1285519 (26-08-2023 to 25-08-2024)
National Insurance Company Limited	361900502410001448 (26-08-2024 to 25-08-2025)



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Run Date: 08-Jul-2024 02:59:42 PM

**IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED**

Policy No	<b>H1046611</b>	
Name of the Client	NATIONAL INSTITUTE OF FOOD TEC -	
Name of the TPA	In-House	
ITGI Branch Code	13	
ITGI Share(in case of Coinsurance)	100	
Period of Insurance - From	26-Aug-2022	
To	25-Aug-2023	
Description	<b>NO</b>	<b>Amount</b>
Paid	20	837,809
Cashless Outstanding	0	0
Reimbursement Outstanding	0	0
Auth Approved	1	15,000
Claim Closed / Rejected	5	0
Total Liability	21	852,809
TPA Fee	0.00%	0
Incurred Claims	21	852,809
Earned Premium		1,852,148
Incurred Claims Ratio		46.04%
Incidence Rate	0.02	
Average Claim Amount		40,610
Premium		1,852,148
Total No of Lives	1222	
Total Sum Insured		101,250,000
Average Sum Insured / Life		82,855.97
Average Premium / life		1,516
Average Premium / Lakh SI		1,829
Deductions % (AMT)	32.72%	
Denials % (NOS)	19.23	
AVG Length of Stay (ALOS)	3 Days	

CLAIM TYPE WISE					
Claim Type	No. %	Amount %	Average	No.	Amount
Reimbursement	38.46	24.57	26,192	10	209,536
Cashless	61.54	75.43	49,483	16	643,273
<b>Grand Total</b>	<b>100</b>	<b>100</b>	<b>40,610</b>	<b>26</b>	<b>852,809</b>

RELATION WISE					
Relation	No. %	Amount %	Average	No.	Amount
SELF	50	28.98	22,470	13	247,170
CHILD	7.69	3.21	27,393	2	27,393
SPOUSE	26.92	16.09	27,445	7	137,227
PARENTS	15.38	51.71	110,255	4	441,019
<b>Grand Total</b>	<b>100</b>	<b>100</b>	<b>40,610</b>	<b>26</b>	<b>852,809</b>



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**IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED**

AGE BAND WISE					
Age Band	No. %	Amount %	Average	No.	Amount
0-18	11.54	8.90	37,955	3	75,909
19-35	46.15	20.31	19,245	12	173,206
36-45	23.08	15.56	26,535	6	132,675
56-65	7.69	6.39	27,250	2	54,499
71-75	3.85	2.93	25,000	1	25,000
Greater than 75	7.69	45.91	195,760	2	391,520
<b>Grand Total</b>	<b>100</b>	<b>100</b>	<b>40,610</b>	<b>26</b>	<b>852,809</b>

AMOUNT BAND WISE					
Amount Band	No. %	Amount %	Average	No.	Amount
0-10K	23.08	0.89	362.76	6	7,618
10001-25K	38.46	20.53	8337.48	10	175,087
25001-50K	34.62	37.08	15056.38	9	316,184
300001-400k	3.85	41.50	16853.33	1	353,920
<b>Grand Total</b>	<b>100</b>	<b>100</b>	<b>40,610</b>	<b>26</b>	<b>852,809</b>

TOP 10 HOSPITAL(AMOUNT WISE)					
Hospital Name	No. %	Amount %	Average	No.	Amount
BATRA HOSPITAL AND MEDICAL RESEARCH CENTER	3.85	41.50	16,853	1	353,920
TULIP MULTISPECIALITY HOSPITAL PVT LTD	19.23	8.48	3,443	5	72,300
APOLLO SPECTRA HOSPITALS (UNIT OF SHEETLA AND EYE CEN	3.85	5.69	2,310	1	48,516
SHANTI MUKAND HOSPITAL	3.85	5.00	2,032	1	42,675
ARISTON MULTISPECIALITY HOSPITAL	3.85	4.41	1,790	1	37,600
MUKHI HOSPITAL AND NURSING HOME P LTD	3.85	4.10	1,667	1	35,000
SANJOG HOSPITAL	3.85	4.10	1,667	1	35,000
SUKHMANI HOSPITAL	3.85	3.52	1,429	1	30,000
WOODLAND HOSPITAL	3.85	3.52	1,429	1	30,000
EYE MAX SUPER SPECIALITY EYE CENTER	3.85	2.93	1,190	1	25,000
<b>Grand Total</b>	<b>100</b>	<b>100</b>	<b>40,610</b>	<b>26</b>	<b>852,809</b>

TOP 10 CITIES UTILIZED					
Hospital City	No. %	Amount %	Average	No.	Amount
DELHI	26.92	54.43	22,105	7	464,195
SONIPAT	34.62	20.97	8,515	9	178,818
GURGAON	7.69	6.58	2,673	2	56,134
SHILLONG	3.85	3.52	1,429	1	30,000
THANE	3.85	2.93	1,190	1	25,000
HISAR	3.85	2.87	1,167	1	24,499
WEST	3.85	2.04	828	1	17,382
BANGALORE	3.85	1.76	714	1	15,000
NASHIK	3.85	1.73	704	1	14,791
BOKARO	3.85	1.73	703	1	14,763
<b>Grand Total</b>	<b>100</b>	<b>100</b>	<b>40,610</b>	<b>26</b>	<b>852,809</b>



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**IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED**

TOP 10 DISEASES(AMOUNT WISE)					
Disease Category	No. %	Amount %	Average	No.	Amount
SYMPTOMS, SIGNS AND ABNORMAL CLINICAL AND LABORATORY	23.08	55.70	22,620	6	475,018
DISEASES OF THE DIGESTIVE SYSTEM	19.23	12.28	4,989	5	104,763
DISEASES OF THE RESPIRATORY SYSTEM	15.38	10.37	4,210	4	88,408
PREGNANCY, CHILDBIRTH AND THE PUERPERIUM	15.38	9.97	4,048	4	85,000
CERTAIN INFECTIOUS AND PARASITIC DISEASES	7.69	4.65	1,887	2	39,620
FACTORS INFLUENCING HEALTH STATUS AND CONTACT WITH HE	3.85	4.10	1,667	1	35,000
DISEASES OF THE EYE AND ADNEXA	3.85	2.93	1,190	1	25,000
CONGENITAL MALFORMATIONS, DEFORMATIONS AND CHROMOSOMA	3.85	0	0	1	0
DISEASES OF THE GENITOURINARY SYSTEM	3.85	0	0	1	0
DISEASES OF THE NERVOUS SYSTEM	3.85	0	0	1	0
<b>Grand Total</b>	<b>100</b>	<b>100</b>	<b>40,610</b>	<b>26</b>	<b>852,809</b>



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**IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED**

Policy No	H1285519	
Name of the Client	NATIONAL INSTITUTE OF FOOD TEC -	
Name of the TPA	In-House	
ITGI Branch Code	13	
ITGI Share(in case of Coinsurance)	100	
Period of Insurance - From	26-Aug-2023	
To	25-Aug-2024	
Description	NO	Amount
Paid	4	300,812
Cashless Outstanding	0	0
Reimbursement Outstanding	1	27,402
Auth Approved	1	33,633
Claim Closed / Rejected	0	0
Total Liability	6	361,847
TPA Fee	0.00%	0
Incurred Claims	6	361,847
Earned Premium		1,129,108
Incurred Claims Ratio		32.05%
Incidence Rate	0.01	
Average Claim Amount		60,308
Premium		1,539,578
Total No of Lives	1118	
Total Sum Insured		96,600,000
Average Sum Insured / Life		86,404.29
Average Premium / life		1,377
Average Premium / Lakh SI		1,594
Deductions % (AMT)	24.53%	
Denials % (NOS)	0	
AVG Length of Stay (ALOS)	3 Days	

CLAIM TYPE WISE					
Claim Type	No. %	Amount %	Average	No.	Amount
Reimbursement	16.67	7.57	27,402	1	27,402
Cashless	83.33	92.43	66,889	5	334,445
<b>Grand Total</b>	<b>100</b>	<b>100</b>	<b>60,308</b>	<b>6</b>	<b>361,847</b>

RELATION WISE					
Relation	No. %	Amount %	Average	No.	Amount
SELF	83.33	93.50	67,665	5	338,327
PARENTS	16.67	6.50	23,520	1	23,520
<b>Grand Total</b>	<b>100</b>	<b>100</b>	<b>60,308</b>	<b>6</b>	<b>361,847</b>

AGE BAND WISE					
Age Band	No. %	Amount %	Average	No.	Amount
19-35	50	30.69	37,012	3	111,035
36-45	16.67	14.71	53,219	1	53,219
46-55	16.67	48.11	174,073	1	174,073
56-65	16.67	6.50	23,520	1	23,520
<b>Grand Total</b>	<b>100</b>	<b>100</b>	<b>60,308</b>	<b>6</b>	<b>361,847</b>





Muskurate Raho

**IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED**

AMOUNT BAND WISE					
Amount Band	No. %	Amount %	Average	No.	Amount
10001-25K	16.67	6.50	3920	1	23,520
25001-50K	50	30.69	18505.83	3	111,035
50001-100K	16.67	14.71	8869.83	1	53,219
150001-200k	16.67	48.11	29012.17	1	174,073
Grand Total	100	100	60,308	6	361,847

TOP 10 HOSPITAL(AMOUNT WISE)					
Hospital Name	No. %	Amount %	Average	No.	Amount
MAX SUPER SPECIALTY HOSPITAL (SHALIMAR BAGH)	16.67	48.11	29,012	1	174,073
RAI MULTISPECIALITY HOSPITAL	16.67	14.71	8,870	1	53,219
SAI HOSPITAL	16.67	13.82	8,333	1	50,000
HASIJA HOSPITAL	16.67	9.29	5,606	1	33,633
ATUL CLINIC	16.67	7.57	4,567	1	27,402
HANUMANT ENDOSURGERY CENTRE	16.67	6.50	3,920	1	23,520
Grand Total	100	100	60,308	6	361,847

TOP 10 CITIES UTILIZED					
Hospital City	No. %	Amount %	Average	No.	Amount
DELHI	16.67	48.11	29,012	1	174,073
MURTHAL	16.67	14.71	8,870	1	53,219
HALDWANI	16.67	13.82	8,333	1	50,000
SONIPAT	16.67	9.29	5,606	1	33,633
KURUKSHETRA	16.67	7.57	4,567	1	27,402
LUCKNOW	16.67	6.50	3,920	1	23,520
Grand Total	100	100	60,308	6	361,847

TOP 10 DISEASES(AMOUNT WISE)					
Disease Category	No. %	Amount %	Average	No.	Amount
DISEASES OF THE EAR AND MASTOID PROCESS	16.67	48.11	29,012	1	174,073
CERTAIN INFECTIOUS AND PARASITIC DISEASES	50	31.58	19,042	3	114,254
NEOPLASMS	16.67	13.82	8,333	1	50,000
DISEASES OF THE DIGESTIVE SYSTEM	16.67	6.50	3,920	1	23,520
Grand Total	100	100	60,308	6	361,847

**PARK MEDICLAIM INSURANCE TPA PVT LTD**  
**NATIONAL INST. OF FOOD TECH ENT & MGT 361900/50/24/10001448**

Patient Name	Sum Insured	Patient Age	Gender	Disease	Claim Type	Est Exp	Claim Amount	Amount Recomm
DR SHUMAILA JAN	200000	35	F	37+4 PREGNANCY	Cashless	25000	25000	25000
DR SHUMAILA JAN	200000	35	F	G2P1L1 35+1 with gestational diabetes, chronic hypertension, hypothyroidism	Reimbursement	14000	14731	5000
DR.SYED RAFIQ AHMAD	200000	66	M	lower urinary tract symptoms	Reimbursement	18000	19756	
JYOTI SWAROOP CHOPRA	1000000	85	M	ISCHIORECTAL ABSCESS WITH ?FISTULA.	Cashless	234702	234702	209796
DR SHUMAILA JAN	200000	35	F	G2P1L1 35+1 with gestational diabetes, chronic hypertension, hypothyroidism	Reimbursement	2742	6267	
MRS.ZUBAIDA	200000	65	F	RE CATARACT	Reimbursement	40000	44605	
SHRI KRISHNA NANDAN	1000000	67	M	AFIBBS DIARRHEA PREDOMINANT BPH OABITZDMHTN GERD	Cashless	66827	66287	53046
DEEPA	500000	36	F	G4P2L2A1 EARLY PREGNANCY LOSS/ HEAMORROIDS	Cashless	68250	68250	56500
DR.SYED RAFIQ AHMAD	200000	66	M	enlarged prostate with obstructive luts	Cashless	125000	125000	
DIPKE PAVAN BHIMRAO	50000	23	M	dj stent removal	Cashless	6480	6480	5156
R. RUBAN	50000	17	M	dengue fever with tcp	Reimbursement	19000	20862	
JAHAN ARA BEGAM	750000	56	F	enteric fever	Reimbursement	40000	41320	39452
DR SHUMAILA JAN	200000	35	F	G2 P1 L1 WOTJ GDM WITH CHRONIC HTN	Reimbursement	40000	40000	
DEEPA	500000	36	F	G4P2L2A1 EARLY PREGNANCY LOSS/ HEAMORROIDS	Reimbursement	15000	15500	3008
NALLAPUNENI PAVANKUMAR	50000	20	M	SAIO , AC. ABD.	Cashless	75776	75776	50000
POOJA KUMARI	1000000	28	F	G3P1L1A1 37 WKS PREGNANCY DELIVERED THROUGH LSCS	Reimbursement	60000	67381	
DEEPTI SHARMA	1000000	32	F	G3P1L1A1 WITH 21+3 WEEKS POG WITH INVITABLE ABORTION.	Cashless	70000	70000	
DHAWAL	1000000	15	M	POST TRAUMATIC FACIAL FRACTURES	Cashless	245025	245025	222609
REKHA	500000	37	F	DICENTERIC FEVER DECREASED VISION OF RIGHT EYE SINUSITIS	Cashless	58620	58620	50378
HARSH	50000	18	M	pain swelling left knee	Cashless	50000	50000	
DR.SYED RAFIQ AHMAD	200000	66	M	lower urinary tract symptoms	Reimbursement	125000	125000	
AQSA ASIF INTEZAR	200000	34	F	ds?	Reimbursement	55000	56500	
DR. S. THANGALAKSHMI	1000000	44	F	P2L2 HEAVY PAINFUL BLEEDING / ADENOMA / SMALL FIBROID	Cashless	41856	41856	36313
DHAWAL	1000000	15	M	FUC OF POST TRAUMATIC FACIAL FRACTURES.	Cashless	23877	23877	18713
SHREYANSH KUMAR	1000000	4	M	hand foot mouth disease with some dehydration	Reimbursement	15767	15767	15477
HARSH	50000	18	M	ACL TEAR LEFT KNEE	Cashless	76500	76500	50000