

**INDIAN COUNCIL OF PHILOSOPHICAL RESEARCH  
DARSHAN BHAWAN, 36, TUGHLAKABAD,  
NEW DELHI- 110062**

**NOTICE INVITING QUOTATION FOR GROUP MEDICAL POLICY OF THE  
ICPR FOR THE PERIOD OF 24.12.2021 TO 23.12.2022**

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Indian Council of Philosophical Research is an Autonomous Body fully funded by the Education Ministry Government of India. The Council requires quotation for Group Medical Policy of the ICPR for the period of 24.12.2021 to 23.12.2022.

In the tender, preference will be given to the companies who working under the government undertaking. For the above services in a sealed envelope for one year from reputed agencies by 05:00 p.m. on 21.12.2021 by Registered post or deposit by hand in tender box placed at Security Guard room at ICPR, New Delhi. The advertisement in this regard has also published in the website of the Council [www.icpr.in](http://www.icpr.in).

(The desired terms and condition and analysis report data as on 06<sup>th</sup> December, 2021 are given on website.)

The following documents should be enclosed with commercial quotations:

- a) Commercial bid clearly indicating taxes with acceptance terms and conditions of tender.
- b) Company profile and registration details with copy of relevant documents.
- c) Copy of last three year Income Tax Return and Pan Card.
- d) Copies of similar health coverage provided to any Government/private organization, references etc.

  
10/12/2021

**Desired terms and conditions**

<b>Sum Insured</b> <b>Rs. 5,00,000/-</b>	
Total Numbers of Employee	76 (Tentative)
Family Definition	Employee+ Spouse+ 2 Dep. Children+2 Parents/Parents in- laws (in case of female employees as per rule)
<b>Feature list</b>	
Intimation on OPD	Not required
Pre-Existing Disease	Day 1 Cover
30 Days waiting period	Waived
1/2/3/4 year waiting period	Waived
Room Rent-Normal/ICU	1% & 2% of Sum Insured
9 month maternity waiting period	Waived
Maternity-Normal/C-Section	Rs.25,000/- for normal and Rs. 35,000/- for C-Section
Dental Treatment	All types of needable treatment Prescribed by Dr. (Root canal treatment include)
Baby Day 01 Cover	Within Family SI
Hospitalization-Pre/Post	30 Days & 60 Days
Ambulance Cover	Rs. 2000/-
Disease Wise Capping	No-Capping
Co-Payment	No Co-Payment
Pre & Post Natal	Rs. 2,500/- within maternity limit
OPD Coverage	Rs. 15,000/- Per Family
Hospitalization and OPD reimbursement bills for treatment under AYUSH, Unani, Homoeo and Tibetan will be admissible for reimbursement under the policy.	
Mid-term addition of new employee and their dependents-extra premium on prorata basis.	

**Corporate Buffer as below:-**

1. Corporate Buffer of Rs. 15,00,000/-
2. Corporate Buffer of Rs. 1,50,000/- exclusively for OPD, restricted to Rs. 10,000/- per family.



# Star Health and Allied Insurance company Limited

## Claims Analysis Report

PolicyNumber  
P/161219/01/2021/003401

Policy Holder : **M/S.INDIAN COUNCIL OF PHILOSOPHICAL RESEARCH**  
 Policy Number : **P/161219/01/2021/003401**  
 Broker Name : **M/S.EPOCH INSURANCE BROKERS PVT. LTD.**  
 Policy Period : **24 December 2020 to 23 December 2021**

MIS Report as on : **06 December 2021**

### Claims Summary

Claim Type	No of Claims	Value	% Claims	% Value
Cashless	17	1,139,465	10.1%	60.9%
Reimbursement	134	625,155	79.3%	33.4%
In Process	18	105,379	10.7%	5.6%
<b>Total</b>	<b>169</b>	<b>1,869,999</b>	<b>100.0%</b>	<b>100.0%</b>

### Premium Summary

First Time Premium	1,400,000
Addition Premium	66,927
<b>Total</b>	<b>1,466,927</b>

### Claims Ratio

Incurred Ratio on Gross Premium %	127.5%
Incurred Ratio on Gross Premium - Our Share % (If Applicable)	0.0%
Earned Premium	1,398,604
Incurred Ratio on Earned Premium %	145.8%
Incurred Ratio on Earned Premium - Our Share % ( If Applicable)	

### Morbidity Ratio

No of Lives Insured	480
No of Claims	169
Incidence Rate	35.2%
No of Lives Inception	228
Addition	252
Deletion	-228
Current Lives	252

### Distribution Across Age

Age Band	No of Claims	Paid Amount	% Claims	% Value
0-5	3	1,814	2.0%	0.10%
6-18	13	157,760	8.6%	8.94%
19-35	40	155,324	26.5%	8.80%
41-45	10	37,156	6.6%	2.11%
46-50	19	139,023	12.6%	7.88%
51-55	10	194,275	6.6%	11.01%
56-60	23	128,634	15.2%	7.29%
61-65	17	235,590	11.3%	13.35%
65-70	5	61,165	3.3%	3.47%
>70	11	653,879	7.3%	37.05%
<b>Total</b>	<b>151</b>	<b>1,764,620</b>	<b>100.0%</b>	<b>100.00%</b>

### Distribution Across Beneficiary

Beneficiary	No of Claims	Value	% Claims	% Value
SELF	82	1,115,846	54.3%	63.2%
SPOUSE	30	166,874	19.9%	9.5%
CHILD	17	117,618	11.3%	6.7%
PARENTS & IN-LAWS	22	364,282	14.6%	20.6%
<b>Total</b>	<b>151</b>	<b>1,764,620</b>	<b>100.0%</b>	<b>100.0%</b>

### Amount Band wise Analysis

Amount Band	No of Claims	Value	% Claims	% Value
Above Rs.2,00,000	1	314,958	0.7%	17.8%
Rs 10,000/- and Less	129	450,087	85.4%	25.5%
Rs.1,00,001/- to Rs.1,50,000/-	2	268,385	1.3%	15.2%
Rs.10,001/- to Rs.25,000/-	5	64,711	3.3%	3.7%
RS.25,001/- to RS.50,000/-	8	283,311	5.3%	16.1%
Rs.50,001/- to Rs.1,00,000/-	6	383,168	4.0%	21.7%
<b>Total</b>	<b>151</b>	<b>1,764,620</b>	<b>100.0%</b>	<b>100.0%</b>

### Ailment Profile

ICD Group	No of Claims	Value	% Claims	% Value
Certain Infectious And Parasitic Diseases	3	214,038	2.0%	12.1%
Codes For Special Purposes	1	13,588	0.7%	0.8%
Diseases Of The Circulatory System	4	428,858	2.6%	24.3%
Diseases Of The Digestive System	3	93,145	2.0%	5.3%
Diseases Of The Ear And Mastoid Process	2	190,278	1.3%	10.8%
Diseases Of The Eye And Adnexa	6	170,995	4.0%	9.7%
Diseases Of The Genitourinary System	1	47,252	0.7%	2.7%
Diseases Of The Musculoskeletal System And Connective Tissue	1	8,037	0.7%	0.5%
Diseases Of The Nervous System	1	14,436	0.7%	0.8%
Diseases Of The Respiratory System	1	1,990	0.7%	0.1%
Endocrine, Nutritional And Metabolic Diseases	1	55,462	0.7%	3.1%
Factors Influencing Health Status And Contact With Health Services	118	362,465	78.1%	20.5%
Injury, Poisoning And Certain Other Consequences Of External Causes	1	123,602	0.7%	7.0%
Symptoms, Signs And Abnormal Clinical And Laboratory Findings, No..	6	27,069	4.0%	1.5%
Unspecified	2	13,405	1.3%	0.8%
<b>Total</b>	<b>151</b>	<b>1,764,620</b>	<b>100.0%</b>	<b>100.0%</b>

### Repeated Utilization Report for Employees

No of Claims	No of Employees	Value	% Claims	% Value
1	9	122,490	6.7%	11.0%
2.0	10	190,190	13.3%	17.0%
3.0	9	713,510	20.0%	63.9%
4.0	4	75,487	26.7%	6.8%
5.0	2	14,169	33.3%	1.3%
<b>Total</b>	<b>34</b>	<b>1,115,846</b>	<b>100.0%</b>	<b>100.0%</b>

### **Repeated Utilization Report for Dependents**

No of Claims	No of Employees	Value	% Claims	% Value
1	30	391,883	8.3%	60.4%
2	12	136,020	16.7%	21.0%
3	3	22,138	25.0%	3.4%
6	1	98,733	50.0%	15.2%
<b>Grand Total</b>	<b>46</b>	<b>648,774</b>	<b>100.0%</b>	<b>100.0%</b>

### **Top 10 Hospitals**

Hospital Name & City	No of Claims	Value	% Claims	% Value
GMC - No Hospitalization- OP Claim, NEW DELHI	45	135,445	29.8%	7.7%
GMC - No Hospitalization- OP Claim, LUCKNOW	12	51,276	7.9%	2.9%
GMC - No Hospitalization- OP Claim, THIRUVANAN..	6	13,631	4.0%	0.8%
Batra Hospital and Medical Research Centre, NE..	4	93,072	2.6%	5.3%
GMC - No Hospitalization- OP Claim, HYDERABAD	4	12,646	2.6%	0.7%
No hospitalization, KAROUNTHA(70)	4	4,079	2.6%	0.2%
Aakash Hospital, NEW DELHI	3	5,736	2.0%	0.3%
Dr. Viresh Prashant Mehta, NEW DELHI	3	15,591	2.0%	0.9%
GMC - No Hospitalization- OP Claim, CHENNAI	3	15,000	2.0%	0.9%
Anjuman Medical Centre, NEW DELHI	2	9,293	1.3%	0.5%

**All Reports are Based on Settled Claims except Claims summary & Claims Ratio Amount is in INR.....**