

T. S. T. D. C. Ltd.,

(Matter for website for Group Mediclaim Policy)

A) Group Mediclaim Policy

- 1) Total No: of Employees 206
- 2) Family = Employee + Spouse + Children (2) + Parents (2)
- 3) Sum Insured Rs. 2 Lakh (Rupees Two Lakhs) per Family.

B) Group Personal Accident Policy

- 1) Only for employees.

Please submit quotations separately for A and B above.

C) Total Claims settled from January,2017 to 29th December,2017 for employees Rs.: Rs 30,90,822.00

D) Now proposed for 206 employees.

MIS REPORT AS ON 29th December 2017 submitted by M/s National Insurance Company

Type of policy	: Group Mediclaim Policy
Insurance company	: M/S. National Insurance Co.Ltd.
Policy period	: 24 Jan 2017 to 23 Jan 2018
Total premium paid	: Rs.14,70,000/- plus service tax
Total no.of employees covered	: 206
Total no.of lives covered	:
Total no.of claims reported	: 62
Total no.of claims settled	: 47
Total no.of claims outstanding	: 9
Total claim amount incurred	: Rs.42,87,289/-
Total claim amount settled	: Rs.30,90,822/-
Total claim amount outstanding	: Rs.4,89,051/-
Gross claims ratio	: 224.96%
Earned claims ratio	: 208.94%

Proposed List :

Total No.of Proposed Families	: 206
Total No.of Lives Proposed	: 925

Group Mediclaim – Tailor Made Floater Policy
Policy Features

Sl. No.	Particulars	Coverage's
1	Family Coverage	Employee+Spouse+Children (2)+Parents (2)
2	Sum Insured	Rs. 2,00,000/- family floater
3.	Existing Coverage's	1) 30 days waiting period waived 2) 1 st , 2 nd , and 4 th exclusion waived 3) Pre existing disease covered 4) New born baby covered from day one 5) Room rent per day : 1 % of sum insured for normal room and 2% of sum insured for ICU. 6) 30 & 60 days for pre and post hospitalization. 7) No disease-wise capping and No co-pay on claims
4.	Proposed Coverage's	As per existing coverage + Corporate Buffer of Rs.20.00 lakhs.

Group Personal Accident Policy

Total No. of employees : 206

Category	Grades	No.of Employees	Sum Insured
I	MD, ED and GM	5	6,50,000/-
II	DGM, SE, AGM, EE, EO, LA, Manager and JM	28	4,50,000/-
III	Dy. Managers, Dy. EEs, AMs and AEEs	61	2,75,000/-
IV & V	Technicians, General Helpers (Gr.I, II and III)	112	1,75,000/-

The TSTDC would also like to have the following information with sealed bids:

- a) List of Panel Hospitals
- b) Time period for settlements of Medical Claims.