

**1**

## Calculation of the number of inpatient (IPD) treatment

1. Count only **In-Patient Department** (IPD) treatments; and
2. Count the **number** of hospital admissions

For example:

- Two hospital stays = counted as 2 times.
- Three hospital stays = counted as 3 times.
- Four hospital stays = counted as 4 times.

Note: Do not count per confinement and do not count continuous treatment after inpatient admission.

**2**

## Calculation of Claims Ratio<sup>(1)</sup>

$$\text{Claim Ratio (\%)} = \frac{\text{Medical expenses incurred in the policy year}^{(2)}}{\text{Health insurance premium per policy year}} \times 100$$

For example:

Claims incurred: 40,000 THB /

Health insurance premium: 20,000 THB

$$\text{Claim Ratio (\%)} = \frac{40,000}{20,000} \times 100 = 200\%$$

Note:

1. Claim Ratio of each insured under each rider
2. Includes benefits directly related to inpatient admissions, such as follow-up appointments after hospital discharge.