

Family Health Plan Insurance TPA Limited FHPL-MI-FT-01**Corporate Name:** Kerala Water Authority (Pensioners)**Policy No :** 441200/48/2025/133**Policy Plan Period:** 01 Apr 2024 TO 31 Mar 2025**Claim Analysis Report As on :** 10-Aug-24**CLAIM STATUS WISE ANALYSIS**

Status	Number	Amount
REPORTED	556	3,70,58,082
SETTLED	378	1,94,89,868
OUTSTANDING	138	61,22,524
Under Process	13	9,85,706
Document Pending from Member	19	6,71,500
Document Pending from Hospital	12	5,72,640
For Verification	0	0
For Verification	3	1,61,167
Refer to Insurer	4	88,794
For Payment	10	2,67,299
For Settlement	19	7,42,135
Open Preauths	58	26,33,283
REJECTED & CLOSED	40	22,54,136

MAIN MEMBERS Vs DEPENDANTS

status	Number	Amount
MAIN MEMBER	330	1,65,33,214
DEPENDANT	186	90,79,178
TOTAL	516	2,56,12,392

GENDER WISE ANALYSIS

Gender	Number	Amount
Male	273	1,44,13,005
Female	243	1,11,99,387
TOTAL	516	2,56,12,392

RELATION WISE ANALYSIS

Relation	Number	Amount
Self	330	1,65,33,214
Husband	23	11,94,907
Wife	158	76,24,727
Son	3	1,99,641
Daughter	2	59,903

Father	0	0
Father In law	0	0
Mother	0	0
Mother In law	0	0
Others	0	0
TOTAL	516	2,56,12,392

AGE WISE ANALYSIS

AGEWISE	Number	Amount
0-10	0	0
11-20	0	0
21-30	0	0
31-40	2	59,903
41-50	8	3,72,563
51-60	95	43,16,119
61-70	233	1,08,10,183
Above 70	178	1,00,53,624
TOTAL	516	2,56,12,392

CLAIM TYPE ANALYSIS

CLAIMTYPE	Number	Amount
Reimbursement	71	31,64,812
Cashless	445	2,24,47,580
TOTAL	516	2,56,12,392

INCURRED CLAIMS RATIO

Status	Number	Amount
PAID	378	1,94,89,868
OUTSTANDINGS	138	61,22,524
Prorata Premium		2,26,49,666
Prorated ICR(In %)		113%
Inception Premium		6,28,19,965
Addition Premium		3,49,571
Deletion Premium		61,689
Total Premium		6,31,07,847
Total ICR(In %)		41%

DISEASE WISE ANALYSIS

DISEASE	NUMBER	AMOUNT
Certain conditions originating in the perinatal period	0	0
Certain infectious and parasitic diseases	38	13,80,315
Codes for special purposes	0	0
Congenital malformations, deformations and chromosomal abnormalities	0	0
Diseases of the blood and blood-forming organs and certain disorders involving the immune mechanism	3	94,980
Diseases of the circulatory system	46	35,27,344
Diseases of the digestive system	38	22,60,811
Diseases of the ear and mastoid process	1	85,811
Diseases of the eye and adnexa	83	23,72,590
Diseases of the genitourinary system	62	27,57,699
Diseases of the musculoskeletal system and connective tissue	17	17,26,312
Diseases of the nervous system	12	7,24,218
Diseases of the respiratory system	55	27,59,399
Diseases of the skin and subcutaneous tissue	14	9,87,468
Endocrine, nutritional and metabolic diseases	13	3,96,599
External causes of morbidity	1	1,15,485
External causes of morbidity and mortality	0	0
Factors influencing health status and contact with health services	2	1,75,622
Injury, poisoning and certain other consequences of external causes	17	17,37,047
Mental, Behavioral and Neurodevelopmental disorders	0	0
Neoplasms	90	32,89,018
Pregnancy, childbirth and the puerperium	0	0
Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere classified	23	11,58,439
Others	1	63,235
Provisional assignment of new diseases of uncertain etiology or emergency use	0	0
TOTAL	516	2,56,12,392

Note : - Claim - Resettlement & pre/post claims are not considered as separate claims count, but amount are considered.