

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-Dec-24	
CLAIM STATUS WISE ANALYSIS		
Status	Number	Amount
SETTLED	850	4,30,88,973
OUTSTANDING	142	50,80,629
Under Process	11	4,35,903
Document Pending from Member	17	5,15,222
Document Pending from Hospital	2	45,500
For Verification	2	1,27,121
For Verification	0	0
Refer to Insurer	26	10,56,235
For Payment	14	5,29,887
For Settlement	29	10,93,920
Open Preauths	41	12,76,841
REJECTED & CLOSED	77	40,47,014
MAIN MEMBERS Vs DEPENDANTS		
status	Number	Amount
MAIN MEMBER	655	3,15,40,461
DEPENDANT	337	1,66,29,141
TOTAL	992	4,81,69,602
GENDER WISE ANALYSIS		
Gender	Number	Amount
Male	537	2,73,21,972
Female	455	2,08,47,630
TOTAL	992	4,81,69,602
RELATION WISE ANALYSIS		
Relation	Number	Amount
Self	655	3,15,40,461
Husband	43	23,43,779
Wife	289	1,40,25,818
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	992	4,81,69,602

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	13	6,21,837
51-60	185	83,89,168
61-70	454	2,10,14,580
Above 70	338	1,80,84,114
TOTAL	992	4,81,69,602

CLAIM TYPE ANALYSIS

CLAIMTYPE	Number	Amount
Reimbursement	182	75,30,712
Cashless	810	4,06,38,890
TOTAL	992	4,81,69,602

INCURRED CLAIMS RATIO

Status	Number	Amount
PAID	850	4,30,88,973
OUTSTANDINGS	142	50,80,629
Prorata Premium		4,35,11,650
Prorated ICR(In %)		111
Inception Premium		6,28,19,965
Addition Premium		3,49,571
Deletion Premium		3,95,811
Total Premium		6,27,73,725
Total ICR(In %)		77

DISEASE WISE ANALYSIS

DISEASE	NUMBER	AMOUNT
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Certain conditions originating in the perinatal period	0	0
Certain infectious and parasitic diseases	52	19,81,202
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	4	1,42,295
Diseases of the circulatory system	84	71,28,384
Diseases of the digestive system	61	34,92,635
Diseases of the ear and mastoid process	4	2,51,081
Diseases of the eye and adnexa	166	49,33,846
Diseases of the genitourinary system	112	41,84,817
Diseases of the musculoskeletal system and connective tissue	42	37,38,607
Diseases of the nervous system	23	13,32,486
Diseases of the respiratory system	114	50,76,500
Diseases of the skin and subcutaneous tissue	30	16,89,333
Endocrine, nutritional and metabolic diseases	25	8,34,935
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	3	2,87,664
Injury, poisoning and certain other consequences of external causes	27	30,39,958
Mental, Behavioral and Neurodevelopmental disorders	0	0
Neoplasms	177	65,23,073
Pregnancy, childbirth and the puerperium	1	14,917
Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere classified	65	33,54,902
Others	1	47,482
Provisional assignment of new diseases of uncertain etiology or emergency use	0	0
TOTAL	992	4,81,69,602
Note : - Claim - Resettlement & pre/post claims are not considered as separate claims count, but amount are considered.		