

Family Health Plan Insurance TPA Limited FHPL-MI-FT-01		
Corporate Name:	Kerala Water Authority (Pensioners)	
Policy No :	441200/48/2026/222	
Policy Plan Period:	01 Apr 2025 TO 31 Mar 2026	
Claim Analysis Report As on :	03-Feb-26	
CLAIM STATUS WISE ANALYSIS		
Status	Number	Amount
REPORTED	1,263	9,10,02,673
SETTLED	1,047	5,10,83,796
OUTSTANDING	111	61,48,770
Under Process	41	25,25,703
Document Pending from Member	6	3,83,059
Document Pending from Hospital	0	0
For Verification	0	0
Refer to Insurer	15	10,81,939
For Payment	5	2,44,890
For Settlement	12	5,82,943
Open Preauths	32	13,30,236
REJECTED & CLOSED	105	86,35,544
MAIN MEMBERS Vs DEPENDENTS		
status	Number	Amount
MAIN MEMBER	798	3,80,77,758
DEPENDENT	360	1,91,54,808
TOTAL	1,158	5,72,32,566
GENDER WISE ANALYSIS		
Gender	Number	Amount
Male	656	3,23,01,609
Female	502	2,49,30,957
TOTAL	1,158	5,72,32,566
RELATIONSHIP WISE ANALYSIS		
Relation	Number	Amount
Self	798	3,80,77,758
Husband	54	31,12,542
Wife	295	1,56,85,758
Son	10	3,22,949
Daughter	1	33,559
Father	0	0

Father In law	0	0
Mother	0	0
Mother In law	0	0
Others	0	0

TOTAL	1,158	5,72,32,566
--------------	--------------	--------------------

AGE WISE ANALYSIS

AGEWISE	Number	Amount
0-10	0	0
11-20	1	12,012
21-30	2	79,046
31-40	2	65,450
41-50	22	9,64,005
51-60	183	84,59,241
61-70	516	2,43,65,629
Above 70	432	2,32,87,183

TOTAL	1,158	5,72,32,566
--------------	--------------	--------------------

CLAIM TYPE ANALYSIS

CLAIMTYPE	Number	Amount
Reimbursement	184	68,93,066
Cashless	974	5,03,39,500

TOTAL	1,158	5,72,32,566
--------------	--------------	--------------------

INCURRED CLAIMS RATIO

Status	Number	Amount
PAID	1,047	5,10,83,796
OUTSTANDINGS	111	61,48,770
Prorata Premium		5,82,33,180
Prorated ICR(In %)		98
Inception Premium		6,85,24,659
Addition Premium		7,16,832
Deletion Premium		2,31,391
Total Premium		6,90,10,100
Total ICR(In %)		83

DISEASE WISE ANALYSIS

DISEASE	NUMBER	AMOUNT
---------	--------	--------

Certain conditions originating in the perinatal period	0	0
Certain infectious and parasitic diseases	31	14,93,047
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	6	3,93,890
Diseases of the circulatory system	101	72,20,114
Diseases of the digestive system	76	46,21,490
Diseases of the ear and mastoid process	5	3,74,485
Diseases of the eye and adnexa	198	58,67,753
Diseases of the genitourinary system	168	62,00,640
Diseases of the musculoskeletal system and connective tissue	45	41,72,894
Diseases of the nervous system	17	6,58,424
Diseases of the respiratory system	139	73,87,392
Diseases of the skin and subcutaneous tissue	28	13,30,422
Endocrine, nutritional and metabolic diseases	23	9,87,138
External causes of morbidity	1	20,155
External causes of morbidity and mortality	0	0
Factors influencing health status and contact with health services	10	2,45,863
Injury, poisoning and certain other consequences of external causes	64	42,98,897
Neoplasms	157	66,22,490
Pregnancy, childbirth and the puerperium	1	22,704
Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere classified	75	47,38,902
Others	10	4,19,202
Provisional assignment of new diseases of uncertain etiology or emergency use	0	0
Mental, Behavioral and Neurodevelopmental disorders	2	1,04,031
Covid-19	1	52,633
TOTAL	1,158	5,72,32,566

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