

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 :	12-Dec-25	
CLAIM STATUS WISE ANALYSIS		
Status	Number	Amount
SETTLED	856	4,15,85,812
OUTSTANDING	139	65,19,198
Under Process	28	14,34,583
Document Pending from Member	12	4,76,696
Document Pending from Hospital	4	2,65,466
For Verification	0	0
For Verification	2	3,03,330
Refer to Insurer	23	12,26,073
For Payment	5	2,62,737
For Settlement	10	6,19,025
Open Preauths	55	19,31,288
REJECTED & CLOSED	77	74,18,718
MAIN MEMBERS Vs DEPENDENTS		
status	Number	Amount
MAIN MEMBER	686	3,17,91,801
DEPENDENT	309	1,63,13,209
TOTAL	995	4,81,05,010
GENDER WISE ANALYSIS		
Gender	Number	Amount
Male	558	2,68,13,311
Female	437	2,12,91,699
TOTAL	995	4,81,05,010
RELATIONSHIP WISE ANALYSIS		
Relation	Number	Amount
Self	686	3,17,91,801
Husband	44	25,69,908
Wife	255	1,34,01,168
Son	9	3,08,574
Daughter	1	33,559
Father	0	0

Father In law	0	0
Mother	0	0
Mother In law	0	0
Others	0	0
TOTAL	995	4,81,05,010
AGE WISE ANALYSIS		
AGEWISE	Number	Amount
0-10	0	0
11-20	1	12,012
21-30	1	64,671
31-40	2	65,450
41-50	20	9,28,643
51-60	163	68,85,709
61-70	436	2,06,92,747
Above 70	372	1,94,55,778
TOTAL	995	4,81,05,010
CLAIM TYPE ANALYSIS		
CLAIMTYPE	Number	Amount
Reimbursement	169	63,59,431
Cashless	826	4,17,45,579
TOTAL	995	4,81,05,010
INCURRED CLAIMS RATIO		
Status	Number	Amount
PAID	856	4,15,85,812
OUTSTANDINGS	139	65,19,198
Prorata Premium		4,82,12,536
Prorated ICR(In %)		100
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 %)		70
DISEASE WISE ANALYSIS		
DISEASE	NUMBER	AMOUNT

Certain conditions originating in the perinatal period	0	0
Certain infectious and parasitic diseases	25	12,47,644
Codes for special purposes	0	0
Congenital malformations, deformations and	0	0
Diseases of the blood and blood-forming organs and	4	2,75,554
Diseases of the circulatory system	76	51,58,707
Diseases of the digestive system	65	41,72,853
Diseases of the ear and mastoid process	4	3,69,950
Diseases of the eye and adnexa	180	53,34,884
Diseases of the genitourinary system	137	49,82,923
Diseases of the musculoskeletal system and connective tissue	44	35,71,923
Diseases of the nervous system	16	6,31,073
Diseases of the respiratory system	121	63,68,143
Diseases of the skin and subcutaneous tissue	21	9,71,289
Endocrine, nutritional and metabolic diseases	22	9,66,420
External causes of morbidity	1	20,155
External causes of morbidity and mortality	0	0
Factors influencing health status and contact with health services	9	2,46,697
Injury, poisoning and certain other consequences of external causes	52	32,20,839
Neoplasms	128	50,57,615
Pregnancy, childbirth and the puerperium	1	22,704
Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere classified	72	47,33,639
Others	14	5,95,334
Mental, Behavioral and Neurodevelopmental disorders	2	1,04,031
Provisional assignment of new diseases of uncertain	0	0
Covid-19	1	52,633
TOTAL	995	4,81,05,010
Note : - Claim - Resettlement & pre/post claims are not considered as separate claims count, but amount are considered.		