

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 :	16-Aug-25	
CLAIM STATUS WISE ANALYSIS		
Status	Number	Amount
SETTLED	347	1,75,22,862
OUTSTANDING	158	68,99,817
Under Process	10	3,69,942
Document Pending from Member	10	3,95,260
Document Pending from Hospital	7	5,86,483
For Verification	0	0
For Verification	3	1,00,191
Refer to Insurer	11	3,37,498
For Payment	31	12,23,595
For Settlement	23	11,21,800
Open Preauths	63	27,65,048
REJECTED & CLOSED	20	23,29,278
MAIN MEMBERS Vs DEPENDENTS		
status	Number	Amount
MAIN MEMBER	346	1,64,40,939
DEPENDENT	159	79,81,740
TOTAL	505	2,44,22,679
GENDER WISE ANALYSIS		
Gender	Number	Amount
Male	283	1,36,41,650
Female	222	1,07,81,029
TOTAL	505	2,44,22,679
RELATIONSHIP WISE ANALYSIS		
Relation	Number	Amount
Self	346	1,64,40,939
Husband	21	12,22,383
Wife	129	64,29,236
Son	8	2,96,562
Daughter	1	33,559
Father	0	0

Father In law	0	0
Mother	0	0
Mother In law	0	0
Others	0	0
<b>TOTAL</b>	<b>505</b>	<b>2,44,22,679</b>
<b>AGE WISE ANALYSIS</b>		
<b>AGEWISE</b>	<b>Number</b>	<b>Amount</b>
0-10	0	0
11-20	0	0
21-30	1	64,671
31-40	2	65,450
41-50	12	5,39,902
51-60	78	32,24,148
61-70	229	1,09,26,083
Above 70	183	96,02,425
<b>TOTAL</b>	<b>505</b>	<b>2,44,22,679</b>
<b>CLAIM TYPE ANALYSIS</b>		
<b>CLAIMTYPE</b>	<b>Number</b>	<b>Amount</b>
Reimbursement	79	25,51,169
Cashless	426	2,18,71,510
<b>TOTAL</b>	<b>505</b>	<b>2,44,22,679</b>
<b>INCURRED CLAIMS RATIO</b>		
<b>Status</b>	<b>Number</b>	<b>Amount</b>
PAID	347	1,75,22,862
OUTSTANDINGS	158	68,99,817
Prorata Premium		2,59,22,008
Prorated ICR(In %)		<b>94</b>
Inception Premium		6,85,24,659
Addition Premium		5,37,624
Deletion Premium		0
Total Premium		6,90,62,283
Total ICR(In %)		<b>35</b>
<b>DISEASE WISE ANALYSIS</b>		
<b>DISEASE</b>	<b>NUMBER</b>	<b>AMOUNT</b>

Certain conditions originating in the perinatal period	0	0
Certain infectious and parasitic diseases	18	11,72,683
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	1	31,290
Diseases of the circulatory system	33	20,51,547
Diseases of the digestive system	34	21,12,676
Diseases of the ear and mastoid process	1	27,504
Diseases of the eye and adnexa	96	29,37,291
Diseases of the genitourinary system	79	30,22,949
Diseases of the musculoskeletal system and connective tissue	19	21,03,345
Diseases of the nervous system	9	2,86,684
Diseases of the respiratory system	45	25,29,297
Diseases of the skin and subcutaneous tissue	16	7,61,200
Endocrine, nutritional and metabolic diseases	10	4,39,654
External causes of morbidity and mortality	0	0
External causes of morbidity	1	20,155
Factors influencing health status and contact with health services	5	1,25,397
Injury, poisoning and certain other consequences of external causes	20	11,52,214
Neoplasms	65	23,19,425
Pregnancy, childbirth and the puerperium	1	22,704
Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere classified	45	29,59,508
Others	5	2,29,852
Provisional assignment of new diseases of uncertain etiology or emergency use	0	0
Mental, Behavioral and Neurodevelopmental disorders	1	64,671
Covid-19	1	52,633
<b>TOTAL</b>	<b>505</b>	<b>2,44,22,679</b>

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