

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 :	21-Oct-25	
CLAIM STATUS WISE ANALYSIS		
Status	Number	Amount
SETTLED	637	3,09,17,914
OUTSTANDING	146	71,87,717
Under Process	11	9,11,212
Document Pending from Member	13	7,00,577
Document Pending from Hospital	4	3,51,164
For Verification	1	1,28,063
For Verification	0	0
Refer to Insurer	23	9,74,384
For Payment	2	2,11,951
For Settlement	21	10,45,216
Open Preauths	71	28,65,150
REJECTED & CLOSED	49	48,98,188
MAIN MEMBERS Vs DEPENDENTS		
status	Number	Amount
MAIN MEMBER	530	2,51,03,059
DEPENDENT	253	1,30,02,572
TOTAL	783	3,81,05,631
GENDER WISE ANALYSIS		
Gender	Number	Amount
Male	434	2,09,10,112
Female	349	1,71,95,519
TOTAL	783	3,81,05,631
RELATIONSHIP WISE ANALYSIS		
Relation	Number	Amount
Self	530	2,51,03,059
Husband	38	19,58,796
Wife	205	1,07,01,643
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	783	3,81,05,631
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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	19	8,85,629
51-60	117	48,26,491
61-70	346	1,65,59,684
Above 70	297	1,56,91,694

TOTAL	783	3,81,05,631
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CLAIM TYPE ANALYSIS

CLAIMTYPE	Number	Amount
Reimbursement	139	47,79,642
Cashless	644	3,33,25,989

TOTAL	783	3,81,05,631
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INCURRED CLAIMS RATIO

Status	Number	Amount
PAID	637	3,09,17,914
OUTSTANDINGS	146	71,87,717
Prorata Premium		3,84,97,193
Prorated ICR(In %)		99
Inception Premium		6,85,24,659
Addition Premium		6,94,431
Deletion Premium		0
Total Premium		6,92,19,090
Total ICR(In %)		55

DISEASE WISE ANALYSIS

DISEASE	NUMBER	AMOUNT
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Certain conditions originating in the perinatal period	0	0
Certain infectious and parasitic diseases	24	12,32,510
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	2	1,43,013
Diseases of the circulatory system	55	38,04,095
Diseases of the digestive system	54	33,74,099
Diseases of the ear and mastoid process	2	1,55,567
Diseases of the eye and adnexa	147	43,54,032
Diseases of the genitourinary system	110	42,12,614
Diseases of the musculoskeletal system and connective tissue	36	30,38,886
Diseases of the nervous system	12	4,44,662
Diseases of the respiratory system	97	50,14,290
Diseases of the skin and subcutaneous tissue	18	8,60,250
Endocrine, nutritional and metabolic diseases	18	8,75,548
External causes of morbidity and mortality	0	0
External causes of morbidity	1	20,155
Factors influencing health status and contact with health services	8	3,01,538
Injury, poisoning and certain other consequences of external causes	37	21,61,626
Neoplasms	91	35,24,339
Pregnancy, childbirth and the puerperium	1	22,704
Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere classified	66	44,05,448
Others	1	3,591
Mental, Behavioral and Neurodevelopmental disorders	2	1,04,031
Provisional assignment of new diseases of uncertain etiology or emergency use	0	0
Covid-19	1	52,633
TOTAL	783	3,81,05,631

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