

| 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 |
| 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 |
| CLAIM TYPE ANALYSIS | | |
| CLAIMTYPE | Number | Amount |
| Reimbursement | 139 | 47,79,642 |
| Cashless | 644 | 3,33,25,989 |
| TOTAL | 783 | 3,81,05,631 |
| 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 |

| | | |
|---|------------|--------------------|
| 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.