

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 :	24-Nov-25	
CLAIM STATUS WISE ANALYSIS		
Status	Number	Amount
SETTLED	783	3,81,51,053
OUTSTANDING	139	66,65,368
Under Process	23	12,60,137
Document Pending from Member	9	4,31,747
Document Pending from Hospital	2	1,14,848
For Verification	2	1,53,956
For Verification	0	0
Refer to Insurer	25	13,40,224
For Payment	6	4,04,494
For Settlement	13	5,28,291
Open Preauths	59	24,31,671
REJECTED & CLOSED	72	73,79,472
MAIN MEMBERS Vs DEPENDENTS		
status	Number	Amount
MAIN MEMBER	634	2,94,90,410
DEPENDENT	288	1,53,26,011
TOTAL	922	4,48,16,421
GENDER WISE ANALYSIS		
Gender	Number	Amount
Male	515	2,45,33,225
Female	407	2,02,83,196
TOTAL	922	4,48,16,421
RELATIONSHIP WISE ANALYSIS		
Relation	Number	Amount
Self	634	2,94,90,410
Husband	40	21,57,261
Wife	238	1,28,26,617
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
<b>TOTAL</b>	<b>922</b>	<b>4,48,16,421</b>
<b>AGE WISE ANALYSIS</b>		
<b>AGEWISE</b>	<b>Number</b>	<b>Amount</b>
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	149	63,52,380
61-70	407	1,93,66,480
Above 70	342	1,80,26,785
<b>TOTAL</b>	<b>922</b>	<b>4,48,16,421</b>
<b>CLAIM TYPE ANALYSIS</b>		
<b>CLAIMTYPE</b>	<b>Number</b>	<b>Amount</b>
Reimbursement	155	56,51,646
Cashless	767	3,91,64,775
<b>TOTAL</b>	<b>922</b>	<b>4,48,16,421</b>
<b>INCURRED CLAIMS RATIO</b>		
<b>Status</b>	<b>Number</b>	<b>Amount</b>
PAID	783	3,81,51,053
OUTSTANDINGS	139	66,65,368
Prorata Premium		4,48,09,298
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 %)		65
<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	26	12,75,959
Codes for special purposes	0	0
Congenital malformations, deformations and	0	0
Diseases of the blood and blood-forming organs and certain disorders involving the immune mechanism	5	2,72,949
Diseases of the circulatory system	64	43,64,913
Diseases of the digestive system	60	38,75,595
Diseases of the ear and mastoid process	3	1,69,950
Diseases of the eye and adnexa	167	49,37,515
Diseases of the genitourinary system	121	45,10,405
Diseases of the musculoskeletal system and connective tissue	42	34,58,755
Diseases of the nervous system	13	5,54,607
Diseases of the respiratory system	111	58,87,720
Diseases of the skin and subcutaneous tissue	19	9,12,321
Endocrine, nutritional and metabolic diseases	21	8,89,734
External causes of morbidity and mortality	0	0
External causes of morbidity	1	20,155
Factors influencing health status and contact with health services	9	2,46,697
Injury, poisoning and certain other consequences of external causes	46	32,48,239
Neoplasms	115	43,82,027
Pregnancy, childbirth and the puerperium	1	22,704
Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere classified	76	47,18,640
Others	19	9,10,872
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
<b>TOTAL</b>	<b>922</b>	<b>4,48,16,421</b>

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