

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 :	28-Jul-25	
CLAIM STATUS WISE ANALYSIS		
Status	Number	Amount
SETTLED	296	1,48,49,382
OUTSTANDING	123	62,30,425
Under Process	19	11,86,634
Document Pending from Member	8	2,98,647
Document Pending from Hospital	6	2,04,658
For Verification	2	2,29,796
For Verification	0	0
Refer to Insurer	6	2,15,175
For Payment	10	3,95,960
For Settlement	21	10,88,725
Open Preauths	51	26,10,830
REJECTED & CLOSED	17	7,27,946
MAIN MEMBERS Vs DEPENDENTS		
status	Number	Amount
MAIN MEMBER	283	1,39,97,832
DEPENDENT	136	70,81,975
TOTAL	419	2,10,79,807
GENDER WISE ANALYSIS		
Gender	Number	Amount
Male	235	1,16,49,283
Female	184	94,30,524
TOTAL	419	2,10,79,807
RELATIONSHIP WISE ANALYSIS		
Relation	Number	Amount
Self	283	1,39,97,832
Husband	19	12,03,063
Wife	108	55,48,791
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
TOTAL	419	2,10,79,807

AGE WISE ANALYSIS

AGEWISE	Number	Amount
0-10	0	0
11-20	0	0
21-30	1	64,671
31-40	2	65,450
41-50	11	5,17,596
51-60	61	24,77,371
61-70	192	96,46,517
Above 70	152	83,08,202
TOTAL	419	2,10,79,807

CLAIM TYPE ANALYSIS

CLAIMTYPE	Number	Amount
Reimbursement	60	22,08,277
Cashless	359	1,88,71,530
TOTAL	419	2,10,79,807

INCURRED CLAIMS RATIO

Status	Number	Amount
PAID	296	1,48,49,382
OUTSTANDINGS	123	62,30,425
Prorata Premium		2,23,26,985
Prorated ICR(In %)		94
Inception Premium		6,85,24,659
Addition Premium		5,37,624
Deletion Premium		0
Total Premium		6,90,62,283
Total ICR(In %)		31

DISEASE WISE ANALYSIS

DISEASE	NUMBER	AMOUNT
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Certain conditions originating in the perinatal period	0	0
Certain infectious and parasitic diseases	14	10,33,336
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	28	16,52,295
Diseases of the digestive system	26	18,00,990
Diseases of the ear and mastoid process	1	27,504
Diseases of the eye and adnexa	76	24,23,449
Diseases of the genitourinary system	65	26,89,001
Diseases of the musculoskeletal system and connective tissue	13	14,50,399
Diseases of the nervous system	8	2,94,577
Diseases of the respiratory system	36	23,54,478
Diseases of the skin and subcutaneous tissue	12	6,35,206
Endocrine, nutritional and metabolic diseases	9	3,90,391
External causes of morbidity	2	52,046
External causes of morbidity and mortality	0	0
Factors influencing health status and contact with health services	4	75,671
Injury, poisoning and certain other consequences of external causes	17	10,29,853
Neoplasms	56	20,09,367
Pregnancy, childbirth and the puerperium	0	0
Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere classified	37	25,79,160
Others	12	4,33,490
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
TOTAL	419	2,10,79,807
Note : - Claim - Resettlement & pre/post claims are not considered as separate claims count, but amount are considered.		