

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 :	30-Jun-25	
CLAIM STATUS WISE ANALYSIS		
Status	Number	Amount
SETTLED	200	1,01,16,844
OUTSTANDING	116	57,74,551
Under Process	22	12,37,127
Document Pending from Member	7	3,09,540
Document Pending from Hospital	4	2,16,428
For Verification	1	2,00,000
For Verification	0	0
Refer to Insurer	5	1,53,788
For Payment	11	3,86,293
For Settlement	24	10,80,280
Open Preauths	42	21,91,095
REJECTED & CLOSED	14	6,04,994
MAIN MEMBERS Vs DEPENDENTS		
status	Number	Amount
MAIN MEMBER	208	1,03,50,672
DEPENDENT	108	55,40,723
TOTAL	316	1,58,91,395
GENDER WISE ANALYSIS		
Gender	Number	Amount
Male	171	83,61,527
Female	145	75,29,868
TOTAL	316	1,58,91,395
RELATIONSHIP WISE ANALYSIS		
Relation	Number	Amount
Self	208	1,03,50,672
Husband	14	7,06,336
Wife	86	45,68,937
Son	7	2,31,891
Daughter	1	33,559
Father	0	0

Father In law	0	0
Mother	0	0
Mother In law	0	0
Others	0	0
TOTAL	316	1,58,91,395

AGE WISE ANALYSIS

AGEWISE	Number	Amount
0-10	0	0
11-20	0	0
21-30	0	0
31-40	2	65,450
41-50	11	5,17,596
51-60	43	17,23,473
61-70	146	74,73,184
Above 70	114	61,11,692
TOTAL	316	1,58,91,395

CLAIM TYPE ANALYSIS

CLAIMTYPE	Number	Amount
Reimbursement	42	15,85,866
Cashless	274	1,43,05,529
TOTAL	316	1,58,91,395

INCURRED CLAIMS RATIO

Status	Number	Amount
PAID	200	1,01,16,844
OUTSTANDINGS	116	57,74,551
Prorata Premium		1,70,29,056
Prorated ICR(In %)		93
Inception Premium		6,85,24,659
Addition Premium		5,37,624
Deletion Premium		0
Total Premium		6,90,62,283
Total ICR(In %)		23

DISEASE WISE ANALYSIS

DISEASE	NUMBER	AMOUNT

Certain conditions originating in the perinatal period	0	0
Certain infectious and parasitic diseases	9	6,66,673
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	22	14,46,062
Diseases of the digestive system	21	14,45,440
Diseases of the ear and mastoid process	1	27,504
Diseases of the eye and adnexa	57	17,34,853
Diseases of the genitourinary system	48	19,69,226
Diseases of the musculoskeletal system and connective tissue	8	9,73,774
Diseases of the nervous system	8	3,09,696
Diseases of the respiratory system	23	13,12,703
Diseases of the skin and subcutaneous tissue	9	5,74,238
Endocrine, nutritional and metabolic diseases	8	3,43,604
External causes of morbidity and mortality	0	0
External causes of morbidity	2	52,046
Factors influencing health status and contact with health services	2	59,920
Injury, poisoning and certain other consequences of	9	6,44,001
Mental, Behavioral and Neurodevelopmental disorders	0	0
Neoplasms	41	14,23,026
Pregnancy, childbirth and the puerperium	0	0
Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere classified	35	23,53,268
Others	11	4,71,438
Provisional assignment of new diseases of uncertain etiology or emergency use	0	0
Covid-19	1	52,633
TOTAL	316	1,58,91,395

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