

Family Health Plan Insurance TPA Limited FHPL-MI-FT-01		
Corporate Name:	Kerala Water Authority : 001	
Policy No :	0906002825P103331092	
Policy Plan Period:	16 Apr 2025 TO 15 Apr 2026	
Claim Analysis Report As on :	08-Sep-25	
CLAIM STATUS WISE ANALYSIS		
Status	Number	Amount
SETTLED	1,320	6,41,31,848
OUTSTANDING	386	2,15,44,648
Under Process	49	30,31,670
Document Pending from Member	23	8,48,406
Document Pending from Hospital	13	11,58,002
For Verification	0	0
For Verification	2	3,17,145
Refer to Insurer	7	4,23,015
For Payment	47	27,63,512
For Settlement	46	29,28,789
Open Preauths	199	1,00,74,109
REJECTED & CLOSED	146	68,60,362
MAIN MEMBERS Vs DEPENDENTS		
status	Number	Amount
MAIN MEMBER	297	1,75,12,424
DEPENDENT	1,409	6,81,64,072
TOTAL	1,706	8,56,76,496
GENDER WISE ANALYSIS		
Gender	Number	Amount
Male	837	4,57,18,021
Female	869	3,99,58,475
TOTAL	1,706	8,56,76,496
RELATIONSHIP WISE ANALYSIS		
Relation	Number	Amount
Self	297	1,75,12,424
Husband	73	35,07,086
Wife	205	87,21,551
Son	164	40,99,834
Daughter	128	39,07,227
Father	414	2,53,32,639

Father In law	0	0
Mother	425	2,25,95,735
Mother In law	0	0
Others	0	0
TOTAL	1,706	8,56,76,496

AGE WISE ANALYSIS

AGEWISE	Number	Amount
0-10	185	37,30,193
11-20	83	30,61,567
21-30	140	49,99,702
31-40	145	70,75,767
41-50	204	1,30,46,964
51-60	187	1,01,31,632
61-70	332	1,75,38,175
Above 70	430	2,60,92,496
TOTAL	1,706	8,56,76,496

CLAIM TYPE ANALYSIS

CLAIMTYPE	Number	Amount
Reimbursement	215	94,21,625
Cashless	1,491	7,62,54,871
TOTAL	1,706	8,56,76,496

INCURRED CLAIMS RATIO

Status	Number	Amount
PAID	1,320	6,41,31,848
OUTSTANDINGS	386	2,15,44,648
Prorata Premium		8,39,91,827
Prorated ICR(In %)		102
Inception Premium		21,14,92,800
Addition Premium		1,20,918
Deletion Premium		1,86,016
Total Premium		21,14,27,702
Total ICR(In %)		41

DISEASE WISE ANALYSIS

DISEASE	NUMBER	AMOUNT
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Certain conditions originating in the perinatal period	13	5,46,050
Certain infectious and parasitic diseases	97	24,56,624
Codes for special purposes	0	0
Congenital malformations, deformations and chromosomal abnormalities	4	4,13,690
Diseases of the blood and blood-forming organs and certain disorders involving the immune mechanism	9	2,65,252
Diseases of the circulatory system	127	1,39,59,446
Diseases of the digestive system	90	58,45,760
Diseases of the ear and mastoid process	7	1,49,477
Diseases of the eye and adnexa	162	45,56,261
Diseases of the genitourinary system	181	71,18,952
Diseases of the musculoskeletal system and connective tissue	46	51,75,602
Diseases of the nervous system	38	19,54,040
Diseases of the respiratory system	273	94,31,964
Diseases of the skin and subcutaneous tissue	41	26,74,686
Endocrine, nutritional and metabolic diseases	26	12,47,153
External causes of morbidity	9	5,23,395
External causes of morbidity and mortality	0	0
Factors influencing health status and contact with health services	16	11,63,315
Injury, poisoning and certain other consequences of external causes	120	91,04,352
Neoplasms	179	72,33,477
Pregnancy, childbirth and the puerperium	94	30,53,262
Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere classified	143	69,87,193
Others	28	17,61,304
Mental, Behavioral and Neurodevelopmental disorders	3	55,241
Provisional assignment of new diseases of uncertain etiology or emergency use	0	0
TOTAL	1,706	8,56,76,496

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