

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-Jan-26	
CLAIM STATUS WISE ANALYSIS		
Status	Number	Amount
REPORTED	1,236	8,89,88,425
SETTLED	988	4,77,26,649
OUTSTANDING	145	80,98,938
Under Process	65	38,27,332
Document Pending from Member	6	4,03,250
Document Pending from Hospital	0	0
For Verification	1	0
For Verification	0	0
Refer to Insurer	10	9,13,310
For Payment	7	2,55,672
For Settlement	21	11,55,741
Open Preauths	35	15,43,633
REJECTED & CLOSED	103	85,10,664
MAIN MEMBERS Vs DEPENDENTS		
status	Number	Amount
MAIN MEMBER	781	3,71,02,759
DEPENDENT	352	1,87,22,828
TOTAL	1,133	5,58,25,587
GENDER WISE ANALYSIS		
Gender	Number	Amount
Male	642	3,14,72,144
Female	491	2,43,53,443
TOTAL	1,133	5,58,25,587
RELATIONSHIP WISE ANALYSIS		
Relation	Number	Amount
Self	781	3,71,02,759
Husband	51	29,71,928
Wife	290	1,53,94,392
Son	10	3,22,949
Daughter	1	33,559

Father	0	0
Father In law	0	0
Mother	0	0
Mother In law	0	0
Others	0	0
TOTAL	1,133	5,58,25,587
AGE WISE ANALYSIS		
AGEWISE	Number	Amount
0-10	0	0
11-20	1	12,012
21-30	2	79,046
31-40	2	65,450
41-50	22	9,64,005
51-60	181	82,85,033
61-70	502	2,35,07,860
Above 70	423	2,29,12,181
TOTAL	1,133	5,58,25,587
CLAIM TYPE ANALYSIS		
CLAIMTYPE	Number	Amount
Reimbursement	179	66,48,341
Cashless	954	4,91,77,246
TOTAL	1,133	5,58,25,587
INCURRED CLAIMS RATIO		
Status	Number	Amount
PAID	988	4,77,26,649
OUTSTANDINGS	145	80,98,938
Prorata Premium		5,63,42,493
Prorated ICR(In %)		99
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 %)		81
DISEASE WISE ANALYSIS		

DISEASE	NUMBER	AMOUNT
Certain conditions originating in the perinatal period	0	0
Certain infectious and parasitic diseases	27	12,82,516
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	5	2,89,765
Diseases of the circulatory system	99	70,71,186
Diseases of the digestive system	72	44,80,852
Diseases of the ear and mastoid process	4	3,67,658
Diseases of the eye and adnexa	188	55,49,448
Diseases of the genitourinary system	160	56,54,458
Diseases of the musculoskeletal system and connective tissue	44	41,48,098
Diseases of the nervous system	17	6,58,424
Diseases of the respiratory system	131	69,83,579
Diseases of the skin and subcutaneous tissue	26	12,67,370
Endocrine, nutritional and metabolic diseases	22	9,74,715
External causes of morbidity and mortality	0	0
External causes of morbidity	1	20,155
Factors influencing health status and contact with health services	10	2,45,863
Injury, poisoning and certain other consequences of external causes	61	42,78,515
Neoplasms	148	59,14,453
Pregnancy, childbirth and the puerperium	1	22,704
Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere classified	71	45,05,325
Others	43	19,53,839
Provisional assignment of new diseases of uncertain etiology or emergency use	0	0
Mental, Behavioral and Neurodevelopmental disorders	2	1,04,031
Covid-19	1	52,633
TOTAL	1,133	5,58,25,587
Note : - Claim - Resettlement & pre/post claims are not considered as separate claims count, but amount are considered.		