

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 :	02-Mar-26	
CLAIM STATUS WISE ANALYSIS		
Status	Number	Amount
REPORTED	4,197	27,10,05,764
SETTLED	3,482	17,05,90,341
OUTSTANDING	369	2,16,72,241
Under Process	122	81,20,663
Document Pending from Member	20	10,24,270
Document Pending from Hospital	6	7,97,305
For Verification	0	0
For Verification	3	3,69,734
Refer to Insurer	17	12,69,656
For Payment	13	7,30,283
For Settlement	60	31,51,935
Open Preauths	128	62,08,395
REJECTED & CLOSED	346	2,14,49,567
MAIN MEMBERS Vs DEPENDENTS		
status	Number	Amount
MAIN MEMBER	683	3,94,88,596
DEPENDENT	3,168	15,27,73,986
TOTAL	3,851	19,22,62,582
GENDER WISE ANALYSIS		
Gender	Number	Amount
Male	1,907	10,00,52,789
Female	1,944	9,22,09,793
TOTAL	3,851	19,22,62,582
RELATIONSHIP WISE ANALYSIS		
Relation	Number	Amount
Self	683	3,94,88,596
Husband	163	90,80,437
Wife	449	1,99,60,302
Son	372	1,16,05,787
Daughter	278	80,98,872

Father	948	5,16,83,937
Father In law	0	0
Mother	958	5,23,44,651
Mother In law	0	0
Others	0	0
TOTAL	3,851	19,22,62,582

AGE WISE ANALYSIS

AGEWISE	Number	Amount
0-10	439	96,89,394
11-20	154	59,95,171
21-30	319	1,25,49,629
31-40	329	1,73,03,954
41-50	452	2,82,90,223
51-60	405	2,25,73,238
61-70	819	3,96,33,749
Above 70	934	5,62,27,224
TOTAL	3,851	19,22,62,582

CLAIM TYPE ANALYSIS

CLAIMTYPE	Number	Amount
Reimbursement	555	2,35,94,897
Cashless	3,296	16,86,67,685
TOTAL	3,851	19,22,62,582

INCURRED CLAIMS RATIO

Status	Number	Amount
PAID	3,482	17,05,90,341
OUTSTANDINGS	369	2,16,72,241
Prorata Premium		18,59,12,649
Prorated ICR(In %)		103
Inception Premium		21,07,55,357
Addition Premium		22,62,084
Deletion Premium		9,60,826
Total Premium		21,20,56,615
Total ICR(In %)		91

DISEASE WISE ANALYSIS

DISEASE	NUMBER	AMOUNT
Certain conditions originating in the perinatal period	35	18,73,494
Certain infectious and parasitic diseases	201	57,49,313
Codes for special purposes	0	0
Congenital malformations, deformations and chromosomal abnormalities	8	7,03,490
Diseases of the blood and blood-forming organs and certain disorders involving the immune mechanism	19	6,80,323
Diseases of the circulatory system	274	2,93,67,891
Diseases of the digestive system	219	1,47,39,146
Diseases of the ear and mastoid process	21	9,35,853
Diseases of the eye and adnexa	368	1,09,11,241
Diseases of the genitourinary system	487	1,85,58,786
Diseases of the musculoskeletal system and connective tissue	95	1,02,17,451
Diseases of the nervous system	80	45,33,683
Diseases of the respiratory system	673	2,43,17,285
Diseases of the skin and subcutaneous tissue	90	45,31,216
Endocrine, nutritional and metabolic diseases	61	26,85,049
External causes of morbidity and mortality	0	0
External causes of morbidity	13	5,83,826
Factors influencing health status and contact with health services	41	25,44,342
Injury, poisoning and certain other consequences of external causes	285	2,19,06,434
Neoplasms	389	1,89,60,933
Pregnancy, childbirth and the puerperium	208	62,47,134
Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere classified	254	1,07,41,201
Others	24	13,36,461
Mental, Behavioral and Neurodevelopmental disorders	6	1,38,030
Provisional assignment of new diseases of uncertain etiology or emergency use	0	0
TOTAL	3,851	19,22,62,582

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