Family Health Plan Insurance TPA Limited FHPL-MI-FT-01		
Corporate Name:	**Kerala Water Authority (Pensioners)**	
Policy No :	441200/48/2027/176	
Policy Plan Period:	01 Apr 2026 TO 31 Mar 2027	
Claim Analysis Report As on :	16-Oct-26	
CLAIM STATUS WISE ANALYSIS		
Status	**Number**	**Amount**
SETTLED	806	3,99,35,343
OUTSTANDING	202	1,02,35,507
Under Process	15	9,91,597
Document Pending from Member	12	7,15,350
Document Pending from Hospital	4	2,20,317
For Verfication	2	1,62,887
For Verfication	0	0
Refer to Insurer	12	6,32,934
For Payment	12	8,38,437
For Settlement	91	44,66,554
Open Preauths	54	22,07,431
REJECTED & CLOSED	68	37,03,130
MAIN MEMBERS Vs DEPENDENTS		
status	**Number**	**Amount**
MAIN MEMBER	696	3,44,51,666
DEPENDENT	312	1,57,19,184
TOTAL	**1,008**	**5,01,70,850**
GENDER WISE ANALYSIS		
Gender	**Number**	**Amount**
Male	606	2,92,27,720
Female	402	2,09,43,130
TOTAL	**1,008**	**5,01,70,850**
RELATIONSHIP WISE ANALYSIS		
Relation	**Number**	**Amount**
Self	696	3,44,51,666
Husband	67	34,14,542
Wife	232	1,20,99,990
Son	12	1,70,313
Daughter	1	34,339
Father	0	0

Father In law	0	0
Mother	0	0
Mother In law	0	0
Others	0	0
TOTAL	**1,008**	**5,01,70,850**

AGE WISE ANALYSIS

AGEWISE	**Number**	**Amount**
0-10	0	0
11-20	0	0
21-30	0	0
31-40	1	37,193
41-50	26	6,43,173
51-60	124	61,10,118
61-70	435	2,11,47,663
Above 70	422	2,22,32,703
TOTAL	**1,008**	**5,01,70,850**

CLAIM TYPE ANALYSIS

CLAIMTYPE	**Number**	**Amount**
Reimbursement	118	50,98,713
Cashless	890	4,50,72,137
TOTAL	**1,008**	**5,01,70,850**

INCURRED CLAIMS RATIO

Status	**Number**	**Amount**
PAID	806	3,99,35,343
OUTSTANDINGS	202	1,02,35,507
Prorata Premium		4,43,53,493
Prorated ICR(In %)		113
Inception Premium		8,00,40,960
Addition Premium		17,21,793
Deletion Premium		0
Total Premium		8,17,62,753
Total ICR(In %)		61

DISEASE WISE ANALYSIS

DISEASE	**NUMBER**	**AMOUNT**

Certain conditions originating in the perinatal period	2	23,092
Certain infectious and parasitic diseases	33	15,16,669
Codes for special purposes	0	0
Congenital malformations, deformations and chromosomal abnormalities	1	50,222
Diseases of the blood and blood-forming organs and certain disorders involving the immune mechanism	5	3,40,897
Diseases of the circulatory system	96	76,54,843
Diseases of the digestive system	64	44,04,578
Diseases of the ear and mastoid process	4	88,743
Diseases of the eye and adnexa	142	41,61,587
Diseases of the genitourinary system	159	51,05,285
Diseases of the musculoskeletal system and connective tissue	38	31,13,623
Diseases of the nervous system	23	9,81,775
Diseases of the respiratory system	114	65,25,269
Diseases of the skin and subcutaneous tissue	26	12,95,777
Endocrine, nutritional and metabolic diseases	33	10,73,619
External causes of morbidity	4	93,376
External causes of morbidity and mortality	0	0
Factors influencing health status and contact with health services	8	3,96,884
Injury, poisoning and certain other consequences of external causes	57	61,37,244
Mental, Behavioral and Neurodevelopmental disorders	0	0
Neoplasms	124	40,55,759
Pregnancy, childbirth and the puerperium	1	14,500
Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere classified	69	27,73,500
Others	5	3,63,608
Provisional assignment of new diseases of uncertain etiology or emergency use	0	0
TOTAL	**1,008**	**5,01,70,850**

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