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-Nov-26**	
CLAIM STATUS WISE ANALYSIS		
Status	**Number**	**Amount**
SETTLED	956	4,75,15,348
OUTSTANDING	223	1,09,08,156
Under Process	11	6,99,687
Document Pending from Member	12	4,23,152
Document Pending from Hospital	17	12,14,818
For Verfication	0	0
Refer to Insurer	19	10,92,351
For Payment	35	26,98,678
For Settlement	59	23,78,885
Open Preauths	70	24,00,585
REJECTED & CLOSED	83	43,01,597
MAIN MEMBERS Vs DEPENDENTS		
status	**Number**	**Amount**
MAIN MEMBER	816	3,99,38,659
DEPENDENT	363	1,84,84,846
TOTAL	**1,179**	**5,84,23,504**
GENDER WISE ANALYSIS		
Gender	**Number**	**Amount**
Male	710	3,39,25,316
Female	469	2,44,98,189
TOTAL	**1,179**	**5,84,23,504**
RELATIONSHIP WISE ANALYSIS		
Relation	**Number**	**Amount**
Self	816	3,99,38,659
Husband	74	38,13,898
Wife	273	1,44,34,877
Son	15	2,01,732
Daughter	1	34,339
Father	0	0
Father In law	0	0

Mother	0	0
Mother In law	0	0
Others	0	0
TOTAL	**1,179**	**5,84,23,504**
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	34	9,29,053
51-60	139	68,76,583
61-70	**511**	**2,47,24,196**
Above 70	**494**	**2,58,56,480**
TOTAL	**1,179**	**5,84,23,504**
CLAIM TYPE ANALYSIS		
CLAIMTYPE	**Number**	**Amount**
Reimbursement	137	57,88,261
Cashless	1,042	5,26,35,243
TOTAL	**1,179**	**5,84,23,504**
INCURRED CLAIMS RATIO		
Status	**Number**	**Amount**
PAID	956	4,75,15,348
OUTSTANDINGS	223	1,09,08,156
Prorata Premium		5,12,97,727
Prorated ICR(In %)		**114**
Inception Premium		8,00,40,960
Addition Premium		17,21,793
Deletion Premium		0
Total Premium		8,17,62,753
Total ICR(In %)		**71**
DISEASE WISE ANALYSIS		
DISEASE	**NUMBER**	**AMOUNT**
Certain conditions originating in the perinatal period	2	23,092

Certain infectious and parasitic diseases	38	16,18,485
Codes for special purposes	0	0
Congenital malformations, deformations and chromosomal abnormalities	2	1,98,992
Diseases of the blood and blood-forming organs and certain disorders involving the immune mechanism	5	3,40,897
Diseases of the circulatory system	114	88,39,037
Diseases of the digestive system	80	54,26,122
Diseases of the ear and mastoid process	5	1,03,743
Diseases of the eye and adnexa	181	54,24,628
Diseases of the genitourinary system	171	56,81,549
Diseases of the musculoskeletal system and connective tissue	43	37,00,628
Diseases of the nervous system	30	13,83,928
Diseases of the respiratory system	131	75,73,568
Diseases of the skin and subcutaneous tissue	34	16,02,071
Endocrine, nutritional and metabolic diseases	38	13,36,807
External causes of morbidity and mortality	0	0
External causes of morbidity	4	93,376
Factors influencing health status and contact with health services	8	3,96,884
Injury, poisoning and certain other consequences of external causes	72	70,42,975
Mental, Behavioral and Neurodevelopmental disorders	0	0
Neoplasms	137	43,88,694
Pregnancy, childbirth and the puerperium	1	14,500
Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere classified	82	31,83,529
Others	1	50,000
Provisional assignment of new diseases of uncertain etiology or emergency use	0	0
TOTAL	**1,179**	**5,84,23,504**

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