

Corporate Analysis Report

Policy Details:

Corporate Name:	THE KERALA STATE COOPERATIVE BANK LIMITED
Insurer Policy Number:	730101/34/22/04/00000002
Policy Start Date:	02-Aug-22
Policy End Date:	01-Aug-23
Total Premium : (in Rs.)	1,01,22,473
Earned Premium : (in Rs.)	80,14,780
Lives Covered: (in Nos.)	3,838
Report Generated Date:	18-May-23

1. Incurred Claims Ratio (ICR):

Claim Status	Cashless		Member		Total	
	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No.	Amt. (Rs.)
Reported	131	57,60,044	40	9,71,341	171	67,31,385
Settled	91	40,02,588	26	6,30,245	117	46,32,833
Rejected	5	1,68,953	7	93,819	12	2,62,772
Cancelled	7	5,98,636	-	-	7	5,98,636
Awaiting UTR	-	-	-	-	0	0
Shortfall	3	74,361	1	36,912	4	1,11,273
Approved	9	1,22,928	5	48,656	14	1,71,584
Under Process	6	2,56,992	1	10,078	7	2,67,070
Bills Pending	10	3,00,884	-	-	10	3,00,884
Recommended For Repudiation	-	-	-	-	0	0
Recommended For Approval	-	-	-	-	0	0
Outstanding Claims	28	7,55,165	7	95,646	35	8,50,811
Incurred(OS+Settled)	119	47,57,753	33	7,25,891	152	54,83,644
ICR On EP*		-		-		68.4%
Incidence Rate		-		-		4.5%
Disposal Rate		78.6%		82.5%		79.5%
Cost per Claims(CPC)		41,255		21,900		36,675

3. Member Details - Relationship & Gender wise :

Relation	Male	Female	Total	%
Self	856	332	1,188	30.95%
Spouse	275	782	1,057	27.54%
Child	831	762	1,593	41.51%
Parents	0	0	0	0.00%
In law	0	0	0	0.00%
Others	0	0	0	0.00%
Total	1,962	1,876	3,838	100.00%
%	51%	48.88%	100.00%	

4. Member Details - Age Band & Relationship wise :

Age Band	Self	Spouse	Child	Parents	In law	Others	Total	%
0-5	0	0	179	0	0	0	179	4.66%
6-10	0	0	253	0	0	0	253	6.59%
11-20	0	0	754	0	0	0	754	19.65%
21-30	48	97	399	0	0	0	544	14.17%
31-40	208	251	8	0	0	0	467	12.17%
41-50	456	389	0	0	0	0	845	22.02%
51-60	361	274	0	0	0	0	635	16.55%
61-70	112	44	0	0	0	0	156	4.06%
>71	3	2	0	0	0	0	5	0.13%
Total	1,188	1,057	1,593	0	0	0	3,838	100.00%
%	31%	28%	42%	0%	0%	0%	100%	

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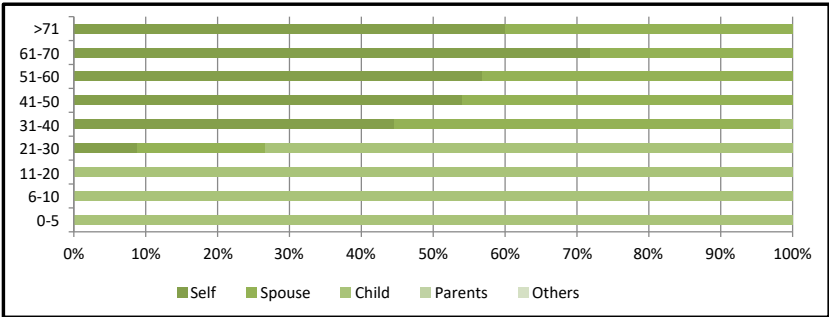
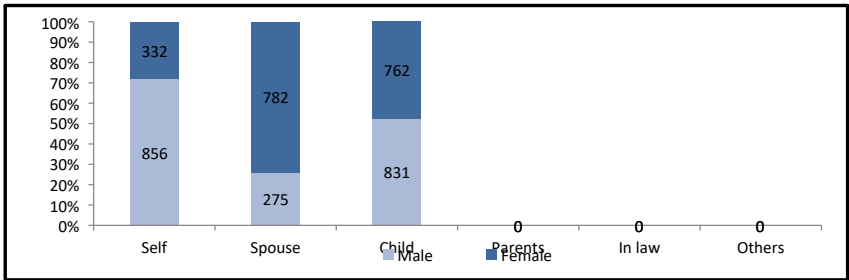
2. Hospitalisation Type Details

CLAIM SUBTYPE	Cashless		Member	
	No.	Amt. (Rs.)	No.	Amt. (Rs.)
Claim benefits	0	0	0	0
Daycare	2	31,202	1	28,810
Domiciliary	0	0	0	0
Health Check up	0	0	0	0
Hospitalization	98	40,94,314	30	6,50,091
OPD	0	0	0	0
Total	100	41,25,516	31	6,78,901

*Considering Only Settled ,Approved and UTR Awaiting (Cheque Pending)

Notes:

ICR = (Settled Amt + Outstanding Amt) / Annual Premium
ICR on EP* = (Settled Amt + Outstanding Amt) / Earned Premium
Earned Premium = Prorated premium as on report generated date
Cost Per Claim(CPC) = Approved Amt / Number of Events(Main Claims) for IPD + Daycare Cases
Incidents Rate = No of Claim Events/ Lives
Disposal Rate = (Settled+Rejected+Awaiting UTR+Cancelled / Claims Reported)
* EP- Earned Premium ; O/S - Outstanding
* Event = Main Claims Only (Excluding Prepost and Addendum)



5. Claims Approved - Age Band & Relationship wise :

Age Band	Self		Spouse		Child		Parents		In-law's		Others		Total		Total %	
	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No. %	Amt. %
0-5	0	0	0	0	19	3,87,013	0	0	0	0	0	0	19	3,87,013	15%	8%
6-10	0	0	0	0	8	1,36,711	0	0	0	0	0	0	8	1,36,711	6%	3%
11-20	0	0	0	0	10	2,35,699	0	0	0	0	0	0	10	2,35,699	8%	5%
21-30	2	47,863	4	1,29,906	8	3,09,102	0	0	0	0	0	0	14	4,86,871	11%	10%
31-40	6	1,37,560	7	3,11,250	0	0	0	0	0	0	0	0	13	4,48,810	10%	9%
41-50	12	6,70,468	7	4,38,286	0	0	0	0	0	0	0	0	19	11,08,754	15%	23%
51-60	21	9,32,941	16	4,76,082	0	0	0	0	0	0	0	0	37	14,09,023	28%	29%
61-70	10	3,91,536	1	2,00,000	0	0	0	0	0	0	0	0	11	5,91,536	8%	12%
>71	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%	0%
Total	51	21,80,368	35	15,55,524	45	10,68,525	0	0	0	0	0	0	131	48,04,417	100%	100%
Total%	39%	45%	27%	32%	34%	22%	0%	0%	0%	0%	0%	0%	100%	100%		

* Count is only for Approved Claims(Settled and Awaiting UTR(Cheque Pending)) .

6. Claims Approved - Amount Band & Relationship wise :

Amt Band	Self		Spouse		Child		Parent		In-law's		Others		Total		Total %	
	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No. %	Amt. %
0-10K	5	42,883	5	35,429	13	90,770	0	0	0	0	0	0	23	1,69,082	18%	4%
10K-20K	16	2,39,139	8	1,44,214	14	1,99,943	0	0	0	0	0	0	38	5,83,296	29%	12%
20K-30K	8	1,85,507	6	1,50,383	7	1,71,809	0	0	0	0	0	0	21	5,07,699	16%	11%
30K-40K	6	2,06,629	2	70,334	2	78,501	0	0	0	0	0	0	10	3,55,464	8%	7%
40K-50K	2	96,827	5	2,35,156	3	1,28,258	0	0	0	0	0	0	10	4,60,241	8%	10%
50K-60K	2	1,06,060	1	58,977	2	1,08,046	0	0	0	0	0	0	5	2,73,083	4%	6%
60K-70K	3	1,93,782	1	62,766	3	1,92,531	0	0	0	0	0	0	7	4,49,079	5%	9%
70K-80K	3	2,28,197	3	2,29,804	0	0	0	0	0	0	0	0	6	4,58,001	5%	10%
80K-90K	1	82,852	1	84,970	0	0	0	0	0	0	0	0	2	1,67,822	2%	3%
90K-100K	1	98,665	0	0	1	98,667	0	0	0	0	0	0	2	1,97,332	2%	4%
>100K	4	6,99,827	3	4,83,491	0	0	0	0	0	0	0	0	7	11,83,318	5%	25%
Total	51	21,80,368	35	15,55,524	45	10,68,525	0	0	0	0	0	0	131	48,04,417	100%	100%
Total%	39%	45%	27%	32%	34%	22%	0%	0%	0%	0%	0%	0%	100%	100%		

* Count is only for Approved Claims(Settled and Awaiting UTR (Cheque Pending)) .

* Banding for Incurred Amount

7. Claims Approved - Top 15 Ailment wise :

AILMENT_GROUP	Self		Spouse		Child		Parent		In-law's		Others		Total		Total %	
	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No. %	Amt. %
BLOOD DISEASES	1	13,302	-	-	-	-	-	-	-	-	-	-	1	13,302	0.76%	0.28%
EAR	-	-	1	44,000	-	-	-	-	-	-	-	-	1	44,000	0.76%	0.92%
ERINATAL PERIOD CONDITION	-	-	-	-	1	98,667	-	-	-	-	-	-	1	98,667	0.76%	2.05%
SKIN	2	40,116	-	-	-	-	-	-	-	-	-	-	2	40,116	1.53%	0.83%
CLINICAL FINDINGS	9	3,24,310	2	1,99,875	10	2,16,952	-	-	-	-	-	-	21	7,41,137	16.03%	15.43%
DIGESTIVE	5	2,23,670	3	1,13,957	3	91,456	-	-	-	-	-	-	11	4,29,083	8.40%	8.93%
ENDOCRINE	1	98,665	2	1,30,630	-	-	-	-	-	-	-	-	3	2,29,295	2.29%	4.77%
EYE	1	20,202	-	-	-	-	-	-	-	-	-	-	1	20,202	0.76%	0.42%
INFECTIOUS	4	1,27,661	2	21,128	4	49,561	-	-	-	-	-	-	10	1,98,350	7.63%	4.13%
INJURY	1	47,202	2	1,23,709	1	66,878	-	-	-	-	-	-	4	2,37,789	3.05%	4.95%
NEOPLASM	3	1,92,940	10	3,13,463	1	22,365	-	-	-	-	-	-	14	5,28,768	10.69%	11.01%
PREGNANCY	2	69,516	5	1,93,746	-	-	-	-	-	-	-	-	7	2,63,262	5.34%	5.48%
RESPIRATORY	2	29,165	3	1,20,630	16	2,27,196	-	-	-	-	-	-	21	3,76,991	16.03%	7.85%
UROLOGY	7	2,77,099	1	18,124	4	1,54,799	-	-	-	-	-	-	12	4,50,022	9.16%	9.37%
CIRCULATORY	5	2,89,464	2	2,26,969	1	55,544	-	-	-	-	-	-	8	5,71,977	6.11%	11.91%
OTHERS	8	4,27,056	2	49,293	4	85,107	-	-	-	-	-	-	14	5,61,456	10.69%	11.69%
Total	51	21,80,368	35	15,55,524	45	10,68,525	-	-	-	-	-	-	131	48,04,417	100%	100%
Total%	39%	45%	27%	32%	34%	22%	-	-	-	-	-	-	100%	100%		

* Count is only for Approved Claims(Settled and Awaiting UTR (Cheque Pending)) .

8. Top 15 Cashless Hospital wise utilization :

HOSPITAL_NAME	No of Claims	Amt
RAJAGIRI HOSPITAL	9	5,73,419
MUTHOOT HEALTH CARE	6	2,88,463
K.M.C HOSPITAL(A UNIT OF	2	2,51,283
SREECHAND SPECIALITY	2	2,19,995
BHARATH HOSPITAL	1	2,00,000
MAR SLEEVA MEDICITY	1	2,00,000
A.K.G MEMORIAL CO-	6	1,98,447
SP FORT HOSPITAL	1	1,83,844
ASTER MIMS KANNUR	3	1,75,636
HOLY FAMILY HOSPITAL	4	1,72,668
CHAZHIKATTU HOSPITALS	5	1,70,235
ANAAMAYA MEDICAL	6	1,50,929
MALABAR INSTITUTE OF	3	1,27,646
S.K. HOSPITAL	2	1,07,107
Considential Document For Internal Use Only	2	95,305

9. Claims Approved - Cashless & Member Summary :

Type of claim	Events	Events%	Amt	Amt %
Cashless	100	76%	41,25,516	86%
Member	31	24%	6,78,901	14%
Total	131	100%	48,04,417	100%

10. Turn Around Time (TAT) :

Preauth Processing TAT:

TAT Band (.Hrs)	No.	%
0-1 hour	126	54.8%
1-2 hour	49	21.3%
2-3 hour	29	12.6%
Above 3 hours	26	11.3%
Total	230	100.0%

LDR to Decision date

Claim Process TAT :

TAT Band (Days)	No.	%
0-7	38	95%
8-15	0	0%
16-30	2	5%
31-45	0	0%
46-60	0	0%
61-90	0	0%
>90	0	0%
Total	40	100%

Note: Only Settled,Awaiting UTR, Approved and Rejected claims are considered

* LDR to Decision date

* only for Member claims

11.Month on Month

Admission Month	Hospitalization and Daycare		Otherthan Hospitalization		Total	
	Inc Count	Inc Amount	Inc Count	Inc Amount	Inc Count	Inc Amount
Aug 2022	6	2,17,116	0	0	6	2,17,116
Sep 2022	10	3,78,980	0	0	10	3,78,980
Oct 2022	13	7,48,785	0	0	13	7,48,785
Nov 2022	17	6,35,001	0	0	17	6,35,001
Dec 2022	17	5,65,030	0	0	17	5,65,030
Jan 2023	13	2,14,343	0	0	13	2,14,343
Feb 2023	14	5,79,053	0	0	14	5,79,053
Mar 2023	23	9,43,248	0	0	23	9,43,248
Apr 2023	17	5,02,894	0	0	17	5,02,894
May 2023	1	19,967	0	0	1	19,967
TOTAL	131	48,04,417	0	0	131	48,04,417

12.Payout Ratio

Claimed Amount	Settled Amount	Payout %
48,17,977	46,32,833	96%

13. POLICY DETAIL

Insurer Policy Number	Corporate Name	Total Premium	Pol Start Date	Pol End Date	Lives
730101/34/22/04/00000002	A STATE COOPERATIVE BA	1,01,22,473	02-08-2022	01-08-2023	3,838

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Report Prepared by: Qliksense report
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