

Corporate Analysis Report

Policy Details:

Corporate Name:	KERALA STATE CO-OP BANK LTD
Policy Number:	730800/34/20/04/0000004
Policy Start Date:	02/08/2020
Policy End Date:	31/07/2021
Premium As On Date: (in Rs.)	55,932,120
Lives Covered: (in Nos.)	19036
Report Generated Date:	17/07/2021
* Lives are Active Lives	

1. ICR (Medical Loss Ratio):

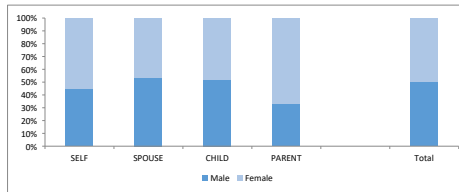
Claim Status	Cashless		Member		Overall	
	Nos	Amt	Nos	Amt	Nos	Amt
Received	653	49,751,483	553	14,400,099	1,206	64,151,582
Settled	532	36,073,662	411	8,593,673	943	44,667,335
Repudiated	-	-	32	586,129	32	586,129
Cheque Pending	12	1,039,214	17	235,352	29	1,274,566
Shortfall	6	557,655	78	2,283,096	84	2,840,751
File Closed	26	1,986,446	3	48,258	29	2,034,704
Under Process	38	2,156,277	12	178,481	50	2,334,758
Bills Pending	39	2,090,998	0	0	39	2,090,998
Outstanding Claims	95	5,844,144	107	2,696,929	202	8,541,073
O/S + Settled	627	41,917,806	518	11,290,602	1,145	53,208,408
Prepost/Addendum	-	-	73	981,528	73	981,528
Prepost/Addendum^	-	-	61	646,551	61	646,551
ICR On EP*						99.22%
Incidence Rate						6.77%
Disposal Rate	86.37%		94.76%		90.22%	

* EP - Earned Premium ; O/S - Outstanding

^ Only Approved (Settled + Cheque Pending)

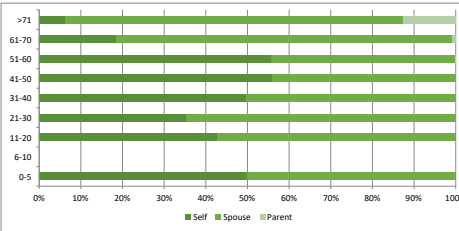
3. Member Details - (Relationship & Gender wise):

Relation	Male	Female	Total	%
SELF	2,519	3,069	5,588	29.35%
SPOUSE	2,654	2,322	4,976	26.14%
CHILD	4,435	4,031	8,466	44.47%
PARENT	2	4	6	0.03%
Total	9,610	9,426	19,036	100%
%	50.48%	49.52%	100%	



4. Member Details - (Age Band & Relationship wise):

Age Band	Self	Spouse	Child	Parent	Others	Total	%
0-5	1	1	759	0	0	761	4.00%
6-10	0	0	1,328	0	0	1,328	6.98%
11-20	3	4	4,281	0	0	4,288	22.53%
21-30	94	172	2,046	0	0	2,312	12.15%
31-40	922	935	42	0	0	1,899	9.98%
41-50	2,615	2,057	8	0	0	4,680	24.58%
51-60	1,883	1,494	0	1	0	3,378	17.75%
61-70	69	300	0	3	0	372	1.95%
>71	1	13	2	2	0	18	0.09%
Total	5,588	4,976	8,466	6	0	19,036	100%
%	29.35%	26.14%	44.47%	0.03%	-	100%	



5. Claims Approved - (Age Band & Relationship wise):

Age Band	Self		Spouse		Child		Parent		Others		Total		Total %	
	Nos	Amt	Nos	Amt	Nos	Amt	Nos	Amt	Nos	Amt	Nos	Amt	Nos %	Amt %
0-5	0	0	1	296,882	26	1,008,794	0	0	0	0	27	1,305,676	2.78%	2.84%
6-10	0	0	0	0	24	531,982	0	0	0	0	24	531,982	2.47%	1.16%
11-20	1	60,103	0	0	64	3,012,516	0	0	0	0	65	3,072,619	6.69%	6.69%
21-30	10	229,693	24	487,445	38	2,107,378	0	0	0	0	72	2,824,516	7.41%	6.15%
31-40	73	2,478,174	63	2,458,939	0	0	0	0	0	0	136	4,937,113	13.99%	10.75%
41-50	176	7,189,546	132	6,984,557	0	0	0	0	0	0	308	14,174,103	31.69%	30.85%
51-60	164	8,987,022	123	7,153,303	0	0	0	0	0	0	287	16,140,325	29.53%	35.13%
61-70	8	120,819	45	2,834,748	0	0	0	0	0	0	53	2,955,567	5.45%	6.43%
Total	432	19,065,357	388	20,215,874	152	6,660,670	0	0	0	0	972	45,941,901	100%	100%
Total %	44.44%	41.50%	39.92%	44.00%	15.64%	14.50%	-	-	-	-	100%	100%		

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

6. Claims Approved - (Amount Band & Relationship wise):

Amt Band	Self		Spouse		Child		Parent		Others		Total		Total %	
	Nos	Amt	Nos	Amt	Nos	Amt	Nos	Amt	Nos	Amt	Nos	Amt	Nos %	Amt %
0-10000	107	434,436	82	429,025	46	187,389	0	0	0	0	235	1,050,850	24.18%	2.29%
10000-20000	52	736,622	58	809,577	25	358,267	0	0	0	0	135	1,904,466	13.89%	4.15%
20000-30000	51	1,180,018	46	1,064,021	16	380,066	0	0	0	0	113	2,624,105	11.63%	5.71%
30000-40000	59	1,838,314	52	1,667,481	8	272,683	0	0	0	0	119	3,778,478	12.24%	8.22%
40000-50000	27	977,675	20	900,973	8	330,061	0	0	0	0	55	2,208,709	5.66%	4.81%
50000-60000	15	817,342	9	496,935	4	213,606	0	0	0	0	28	1,527,883	2.88%	3.33%
60000-70000	22	1,107,557	23	1,173,004	16	958,491	0	0	0	0	61	3,239,052	6.28%	7.05%
70000-80000	21	1,336,112	10	748,609	8	597,763	0	0	0	0	39	2,682,484	4.01%	5.84%
80000-90000	14	1,156,898	13	1,100,801	4	343,778	0	0	0	0	31	2,601,477	3.19%	5.66%
90000-100000	17	1,328,835	13	1,077,909	5	376,929	0	0	0	0	35	2,783,673	3.60%	6.06%
>100000	47	8,151,548	62	10,747,539	12	2,641,637	0	0	0	0	121	21,540,724	12.45%	46.89%
Total	432	19,065,357	388	20,215,874	152	6,660,670	0	0	0	0	972	45,941,901	100%	100%
Total %	44.44%	41.50%	39.92%	44.00%	15.64%	14.50%	-	-	-	-	100%	100%		

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

Table of Contents:

1. Incurred Claims Ratio (ICR)
2. Premium and Lives Details
3. Member Covered Details - (Relationship & Gender wise)
4. Member Covered Details - (Age Band & Relationship wise)
5. Claims Approved - (Age Band & Relationship wise)
6. Claims Approved - (Amount Band & Relationship wise)
7. Claims Approved - (Ailment & Relationship wise)
8. Claims Approved - Cashless & Member Summary
9. Hospital wise Claims Approved - (only Cashless)
10. POLICY DETAIL
11. Turn Around Time (TAT)

2. Premium and Lives Details:

Particulars	Premium	Lives
At begining of policy	42,000,000	14,777
Addition Endorsement	13,932,120	4,345
Deletion Endorsement	0	86
Net as on report date	55,932,120	19,036
Exposure	-	16,786

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
 Average Paid = Approved Amt / (No. Of Approved Claims - Prepost/Addendum^ Claims Approved)
 Incidence Rate = (No. of Claims Reported - Prepost/Addendum Claims) / Lives Exposure
 Disposal Rate = (Settled+Rejected+Fileclosed+Shortfall Claims) / Claims Reported

7. Surgical Claims Approved - (Relationship wise):

Procedure	Self		Spouse		Child		Parent		Others		Total		Total %	
	Nos	Amt	Nos	Amt	Nos	Amt	Nos	Amt	Nos	Amt	Nos	Amt	Nos %	Amt %
OTHER MEDICAL MANAGEMENT	208	6,891,344	172	7,550,498	81.00	3,129,561	0	0	0	0	461	17,571,403	47.43%	38.25%
OTHER SURGICAL MANAGEMENT	53	3,559,174	49	3,483,015	24.00	1,508,567	0	0	0	0	126	8,550,756	12.96%	18.61%
CATARACT	9	220,325	11	299,032	0.00	0	0	0	0	0	20	519,357	2.06%	1.13%
LSCS	8	280,000	15	536,445	0.00	0	0	0	0	0	23	816,445	2.37%	1.78%
FRACTURE MANAGEMENT	17	1,102,676	4	748,756	4.00	202,852	0	0	0	0	25	2,054,284	2.57%	4.47%
MGT OF FRACTURES	13	393,943	3	270,715	5.00	214,876	0	0	0	0	21	879,534	2.16%	1.91%
MEDICAL MGT OF DM	12	287,626	6	42,086	0.00	0	0	0	0	0	18	329,712	1.85%	0.72%
MEDICAL MGT OF HEART AILM	9	211,012	9	1,055,089	0.00	0	0	0	0	0	18	1,266,101	1.85%	2.76%
CAG	7	614,051	4	451,685	0.00	0	0	0	0	0	11	1,065,736	1.13%	2.32%
PTCA	7	959,886	10	1,362,968	0.00	0	0	0	0	0	17	2,322,854	1.75%	5.06%
MGT OF LRTI	9	176,977	5	41,603	0.00	0	0	0	0	0	14	218,580	1.44%	0.48%
SURGICAL/MEDICAL MGT OF N	10	430,046	21	459,774	0.00	0	0	0	0	0	31	889,820	3.19%	1.94%
PAN HYSTERECTOMY	11	917,712	6	529,743	0.00	0	0	0	0	0	17	1,447,455	1.75%	3.15%
SKIN SURGERY	7	195,595	0	0	1.00	5,201	0	0	0	0	8	200,796	0.82%	0.44%
REST AILMENTS	52	2,824,990	73	3,384,465	37.00	1,599,613	0	0	0	0	162	7,809,068	16.67%	17.00%
Total	432	19,065,357	388	20,215,874	152	6,660,670					972	45,941,901	100%	100%
Total %	44.44%	41.50%	39.92%	44.00%	15.64%	14.50%					100%	100%		

* The data given for top 15 ailments based on outgo and the rest given in "REST AILMENT"

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

8. Claims Approved - Cashless & Member Summary:

Type Of Claim	Events	Events%	Amt	Amt %	Avg Paid
Cashless	523	56%	37,112,876	81%	68,222
Member	391	44%	8,829,025	19%	20,629
Grand Total	914	100%	45,941,901	100%	50,265

* Count is based on No of hospitalisations and the same is only for Approved Claims (Settled and Cheque Pending) .

9. Hospital wise Hospitalization Approved - (only Cashless):

Hospital Name	Events	Amt	Events%	Amt %
ASTER DM HEALTH CARE PVT LTD. - Kerala	17	2,659,704	3%	7%
KIMS (KERALA INSTITUTE OF MEDICAL SCIENCES) - Kerala	22	2,388,409	4%	6%
INSTITUTE OF MEDICAL SCIENCES & RESEARCH CENTRE - Kerala	17	2,281,863	3%	6%
CARITAS HOSPITAL - Kerala	28	1,758,601	5%	5%
BABY MEMORIAL HOSPITAL LTD - Kerala	24	1,578,741	5%	4%
MAR SLEEVA MEDICITY PALAI - Kerala	11	1,054,184	2%	3%
BELIEVERS CHURCH MEDICAL COLLEGE HOSPITAL - Kerala	13	1,044,067	2%	3%
RAJAGIRI HOSPITAL - Kerala	12	970,714	2%	3%
NIMS HOSPITAL - Kerala	21	949,044	4%	3%
TRAVANCORE MEDICAL COLLEGE HOSPITAL - Kerala	15	897,498	3%	2%
AL(A UNIT OF TRIVANDRUM SPECIALISTS HOSPITAL LTD) - Kerala	9	811,819	2%	2%
COSMOPOLITAN HOSPITALS (P) LTD - Kerala	15	796,376	3%	2%
N.S. MEMORIAL INSTITUTE OF MEDICAL SCIENCES - Kerala	10	267,002	2%	1%
FATIMA MATA MISSION HOSPITAL - Kerala	10	222,941	2%	1%
OTHERS	299	19,431,913	57%	52%
Total	523	37,112,876	100%	100%

* The data given for top 15 hospitals based on outgo and the rest given in "others"

* Count is based on No of hospitalisations and the same is only for Approved Claims (Settled and Cheque Pending) .

11. Turn Around Time (TAT):

Preauth TAT:

Hours	Nos	%
less than 2 hours	1,121	91%
2 to 3 hours	21	2%
>3 hours	91	7%
Total	1,233	100%

Note: Fresh & Enhancements counted as separate cases

Claim TAT: (Member)

Band	Nos	%
0-7	436	94%
7-15	9	2%
>15	18	4%
Total	463	100%

Note: Prepost & Addendum counted as separate claims

10. POLICY DETAIL

Policy Number	Premium	POL START DATE	POL END DATE	lives
730800/34/20/04/00000004	55,932,120	02/08/2020	31/07/2021	19036
1 POLICY DISPLAYED				

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Report Prepared by:

QlikSense report