

Corporate Analysis Report

Policy Details:

Corporate Name:	KERALA STATE CO-OP BANK LTD
Insurer Policy Number:	73080034210400000004
Policy Start Date:	02-Aug-21
Policy End Date:	01-Aug-22
Total Premium : (in Rs.)	4,87,53,204
Earned Premium : (in Rs.)	3,79,34,000
Lives Covered: (in Nos.)	18,319
Report Generated Date:	12-May-22

Table of Contents:

1. Incurred Claims Ratio (ICR)
2. Hospitalisation Type Details
3. Member Details - Relationship & Gender wise
4. Member Details - Age Band & Relationship wise
5. Claims Approved - Age Band & Relationship wise
6. Claims Approved - Amount Band & Relationship wise
7. Claims Approved - Ailment wise
8. Top 15 Hospital wise utilization
9. Claims Approved - Cashless & Member Summary
10. Turn Around Time (TAT)
11. Policy Details

1. Incurred Claims Ratio (ICR):

Claim Status	Cashless		Member		Total	
	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No.	Amt. (Rs.)
Reported	938	5,53,28,047	498	1,33,99,148	1,436	6,87,27,195
Settled	756	4,58,27,885	419	88,44,559	1,175	5,46,72,444
Rejected	48	16,23,694	38	8,14,823	86	24,38,517
Awaiting UTR	6	3,21,571	-	-	6	3,21,571
Shortfall	21	14,77,981	17	4,58,088	38	19,36,069
Approved	19	8,48,645	8	1,60,106	27	10,08,751
Under Process	8	2,22,505	8	2,08,203	16	4,30,708
Bills Pending	66	30,58,886	-	-	66	30,58,886
Cancelled	14	5,25,134	-	-	14	5,25,134
Recommended For Repudiation	-	-	8	1,14,846	8	1,14,846
Recommended For Approval	-	-	-	-	0	0
Outstanding Claims	120	59,29,588	41	9,41,243	161	68,70,831
Incurred(OS+Settled)	876	5,17,57,473	460	97,85,802	1,336	6,15,43,275
ICR On EP*						162.3%
Incidence Rate						7.8%
Disposal Rate		87.8%		91.8%		89.2%
Cost per Claims(CPC)		60,177		35,012		54,243

2. Hospitalisation Type Details

CLAIM SUBTYPE	Cashless		Member	
	No.	Amt. (Rs.)	No.	Amt. (Rs.)
Claim benefits	0	0	0	0
Daycare	1	30,000	23	5,21,623
Domiciliary	0	0	0	0
Health Check up	0	0	0	0
Hospitalization	780	4,69,68,101	218	79,16,212
OPD	0	0	186	5,66,830
Total	781	4,69,98,101	427	90,04,665

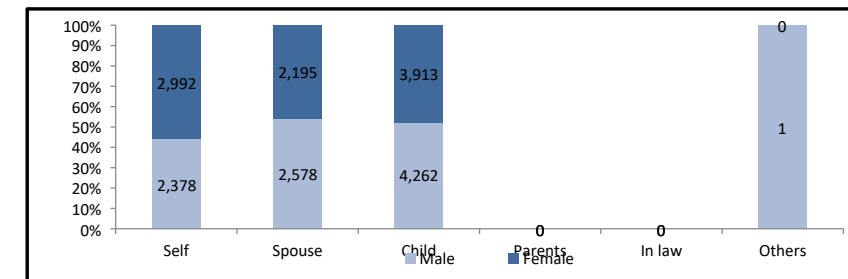
*Considering Only Settled ,Approved and UTR Awaiting (Cheque Pending)

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)
 Incidents Rate = No of Claim Events/ Lives
 Disposal Rate = (Settled+Rejected+Awaiting UTR / Claims Reported)
 * EP- Earned Premium ; O/S - Outstanding
 * Event = Main Claims Only (Excluding Prepost and Addendum)

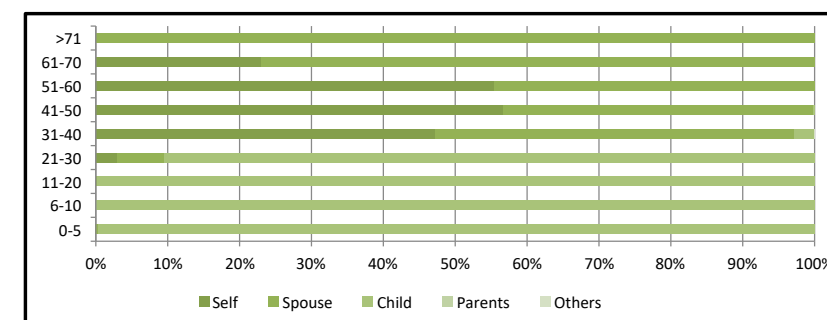
3. Member Details - Relationship & Gender wise :

Relation	Male	Female	Total	%
Self	2,378	2,992	5,370	29.31%
Spouse	2,578	2,195	4,773	26.05%
Child	4,262	3,913	8,175	44.63%
Parents	0	0	0	0.00%
In law	0	0	0	0.00%
Others	1	0	1	0.01%
Total	9,219	9,100	18,319	100.00%
%	50%	49.68%	100.00%	



4. Member Details - Age Band & Relationship wise :

Age Band	Self	Spouse	Child	Parents	In law	Others	Total	%
0-5	1	1	667	0	0	0	669	3.65%
6-10	0	0	1,238	0	0	0	1,238	6.76%
11-20	4	2	4,097	0	0	0	4,103	22.40%
21-30	70	151	2,118	0	0	0	2,339	12.77%
31-40	802	846	48	0	0	1	1,697	9.26%
41-50	2,512	1,917	7	0	0	0	4,436	24.22%
51-60	1,884	1,517	0	0	0	0	3,401	18.57%
61-70	97	326	0	0	0	0	423	2.31%
>71	0	13	0	0	0	0	13	0.07%
Total	5,370	4,773	8,175	0	0	1	18,319	100.00%
%	29%	26%	45%	0%	0%	0%	100%	



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	46	7,70,627	0	0	0	0	0	0	46	7,70,627	4%	1%
6-10	0	0	0	0	35	6,60,814	0	0	0	0	0	0	35	6,60,814	3%	1%
11-20	0	0	0	0	97	33,91,983	0	0	0	0	0	0	97	33,91,983	8%	6%
21-30	5	2,16,845	27	15,69,495	68	34,47,207	0	0	0	0	0	0	100	52,33,547	8%	9%
31-40	66	21,85,539	65	25,75,862	0	0	0	0	0	0	0	0	131	47,61,401	11%	9%
41-50	217	1,08,95,377	129	63,48,651	0	0	0	0	0	0	0	0	346	1,72,44,028	29%	31%
51-60	209	1,18,86,074	148	75,47,952	0	0	0	0	0	0	0	0	357	1,94,34,026	30%	35%
61-70	27	8,72,775	62	33,68,129	0	0	0	0	0	0	0	0	89	42,40,904	7%	8%
>71	0	0	7	2,65,436	0	0	0	0	0	0	0	0	7	2,65,436	1%	0%
Total	524	2,60,56,610	438	2,16,75,525	246	82,70,631	0	0	0	0	0	0	1,208	5,60,02,766	100%	100%
Total%	43%	47%	36%	39%	20%	15%	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	128	6,15,873	96	5,38,470	77	3,95,036	0	0	0	0	0	0	301	15,49,379	25%	3%
10K-20K	92	14,80,423	83	11,84,885	55	8,42,110	0	0	0	0	0	0	230	35,07,418	19%	6%
20K-30K	72	19,46,690	59	15,95,217	31	7,66,457	0	0	0	0	0	0	162	43,08,364	13%	8%
30K-40K	36	13,02,346	37	13,47,298	13	4,48,421	0	0	0	0	0	0	86	30,98,065	7%	6%
40K-50K	34	15,38,369	29	13,67,812	18	8,24,817	0	0	0	0	0	0	81	37,30,998	7%	7%
50K-60K	30	16,38,091	22	12,07,795	13	7,07,499	0	0	0	0	0	0	65	35,53,385	5%	6%
60K-70K	18	11,57,519	13	8,35,960	12	7,95,471	0	0	0	0	0	0	43	27,88,950	4%	5%
70K-80K	14	10,57,723	27	20,26,186	9	6,63,581	0	0	0	0	0	0	50	37,47,490	4%	7%
80K-90K	15	12,60,825	14	11,89,148	3	2,53,005	0	0	0	0	0	0	32	27,02,978	3%	5%
90K-100K	19	18,04,113	8	7,56,144	1	1,88,418	0	0	0	0	0	0	28	27,48,675	2%	5%
>100K	66	1,22,54,638	50	96,26,610	14	23,85,816	0	0	0	0	0	0	130	2,42,67,064	11%	43%
Total	524	2,60,56,610	438	2,16,75,525	246	82,70,631	0	0	0	0	0	0	1,208	5,60,02,766	100%	100%
Total%	43%	47%	36%	39%	20%	15%	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. %
ARTHROPATHIES	18	12,24,223	7	5,77,240	4	1,84,026	-	-	-	-	-	-	29	19,85,489	2.40%	3.55%
CIRCULATORY	48	46,84,577	51	34,43,794	3	1,12,963	-	-	-	-	-	-	102	82,41,334	8.44%	14.72%
CLINICAL FINDINGS	44	17,64,001	34	16,53,019	36	11,24,897	-	-	-	-	-	-	114	45,41,917	9.44%	8.11%
DIGESTIVE	40	21,37,284	23	14,40,074	16	4,96,242	-	-	-	-	-	-	79	40,73,600	6.54%	7.27%
ENDOCRINE	15	4,21,713	14	3,99,393	1	1,56,664	-	-	-	-	-	-	30	9,77,770	2.48%	1.75%
EYE	20	4,25,804	14	3,55,731	5	1,23,739	-	-	-	-	-	-	39	9,05,274	3.23%	1.62%
INFECTIOUS	9	1,41,320	10	1,68,572	16	2,50,585	-	-	-	-	-	-	35	5,60,477	2.90%	1.00%
INJURY	17	12,51,230	16	9,38,211	16	4,82,502	-	-	-	-	-	-	49	26,71,943	4.06%	4.77%
NEOPLASM	66	41,43,382	51	23,67,685	13	5,77,826	-	-	-	-	-	-	130	70,88,893	10.76%	12.66%
NERVOUS	9	1,96,641	7	6,16,551	6	2,00,330	-	-	-	-	-	-	22	10,13,522	1.82%	1.81%
PREGNANCY	14	5,37,978	30	12,81,946	5	1,61,107	-	-	-	-	-	-	49	19,81,031	4.06%	3.54%
RESPIRATORY	41	12,17,394	28	6,80,306	55	13,10,835	-	-	-	-	-	-	124	32,08,535	10.26%	5.73%
SKIN	10	2,60,471	18	8,97,872	7	2,28,019	-	-	-	-	-	-	35	13,86,362	2.90%	2.48%
UROLOGY	58	23,05,005	60	27,90,555	16	12,00,268	-	-	-	-	-	-	134	62,95,828	11.09%	11.24%
OTHERS	105	51,86,344	65	39,36,459	28	11,55,873	-	-	-	-	-	-	198	1,02,78,676	16.39%	18.35%
REST OF THE AILMENTS	10	1,59,243	10	1,28,117	19	5,04,755	-	-	-	-	-	-	39	7,92,115	3.23%	1.41%
Total	524	2,60,56,610	438	2,16,75,525	246	82,70,631	-	-	-	-	-	-	1,208	5,60,02,766	100%	100%
Total%	43%	47%	36%	39%	20%	15%	-	-	-	-	-	-	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
KIMS (KERALA INSTITUTE OF	56	42,01,571
BABY MEMORIAL HOSPITAL	48	33,38,157
AMRITA INSTITUTE OF	34	28,16,078
MALABAR INSTITUTE OF	28	25,56,711
LAKESHORE HOSPITAL &	27	22,90,492
SP FORT HOSPITAL	17	17,90,443
POLAKULATH NARAYANAN	8	14,64,219
ASTER DM HEALTH CARE PVT	15	14,40,341
COSMOPOLITAN HOSPITALS	18	13,62,446
CARITAS HOSPITAL	16	12,25,435
RAJAGIRI HOSPITAL	14	11,80,768
ASTER MIMS KANNUR	14	11,59,014
SREE UTHRADOM THIRUNAL	19	9,99,166
MEITRA HOSPITAL(A UNIT OF	6	9,16,460
N.S. MEMORIAL INSTITUTE OF	12	8,48,902

9. Claims Approved - Cashless & Member Summary :

Type of claim	Events	Events%	Amt	Amt %
Cashless	781	65%	4,69,98,101	84%
Member	427	35%	90,04,665	16%
Total	1,208	100%	5,60,02,766	100%

10. Turn Around Time (TAT) :

Preauth Processing TAT:

TAT Band (Hrs)	No.	%
Upto 2	1,501	89%
2 to 3	79	5%
>3	106	6%
Total	1,686	100%

Note: All Preauth transactions referred (Approved/Rejected)
LDR to Decision date

Claim Process TAT :

TAT Band (Days)	No.	%
0-7	464	87%
8-15	65	12%
16-30	6	1%
31-45	0	0%
46-60	1	0%
61-90	0	0%
>90	0	0%
Total	536	100%

Note: Only Settled,Awaiting UTR, Approved and Rejected claims are considered
* LDR to Decision date
* only for Member claims

11. POLICY DETAIL

Insurer Policy Number	Corporate Name	Total Premium	Pol Start Date	Pol End Date	Lives
73080034210400000004	ALA STATE CO-OP BANK	4,87,53,204	02-08-2021	01-08-2022	18,319

DISCLAIMER: Confidential information, not intended for public dissemination. VidalHTPA makes no representations or warranties, express, implied or otherwise, regarding the accuracy and completeness of the information, and shall have no liability resulting from the use of the information. The Receiving Party will use information received in a safe and prudent manner and is responsible for all risk or loss arising out of its use of such information. Data will be refreshed on every day night .Report is based on previous Day Data.

Report Prepared by: QlikSense report
Date: 12-05-2022 11:24 AM