

Corporate Analysis Report

Policy Details:

Corporate Name:	KERALA STATE CO-OP BANK LTD
Insurer Policy Number:	73080034210500000004
Policy Start Date:	02-Aug-21
Policy End Date:	01-Aug-22
Total Premium : (in Rs.)	2,46,12,741
Earned Premium : (in Rs.)	1,91,50,735
Lives Covered: (in Nos.)	3,833
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	593	2,98,94,906	162	74,36,833	755	3,73,31,739
Settled	484	2,32,39,206	117	41,98,014	601	2,74,37,220
Rejected	19	7,89,420	15	3,73,480	34	11,62,900
Awaiting UTR	-	-	-	-	0	0
Shortfall	17	12,07,629	14	4,06,868	31	16,14,497
Approved	17	5,04,932	3	90,249	20	5,95,181
Under Process	5	1,00,241	5	1,46,685	10	2,46,926
Bills Pending	44	21,91,825	-	-	44	21,91,825
Cancelled	7	1,35,011	-	-	7	1,35,011
Recommended For Repudiation	-	-	8	86,130	8	86,130
Recommended For Approval	-	-	-	-	0	0
Outstanding Claims	83	40,04,627	30	7,29,932	113	47,34,559
Incurred(OS+Settled)	567	2,72,43,833	147	49,27,946	714	3,21,71,779
ICR On EP*						168.0%
Incidence Rate						19.7%
Disposal Rate		86.0%		81.5%		85.0%
Cost per Claims(CPC)		47,393		35,736		45,141

2. Hospitalisation Type Details

CLAIM SUBTYPE	Cashless		Member	
	No.	Amt. (Rs.)	No.	Amt. (Rs.)
Claim benefits	0	0	0	0
Daycare	3	49,896	15	3,11,494
Domiciliary	0	0	0	0
Health Check up	0	0	0	0
Hospitalization	498	2,36,94,242	105	39,76,769
OPD	0	0	0	0
Total	501	2,37,44,138	120	42,88,263

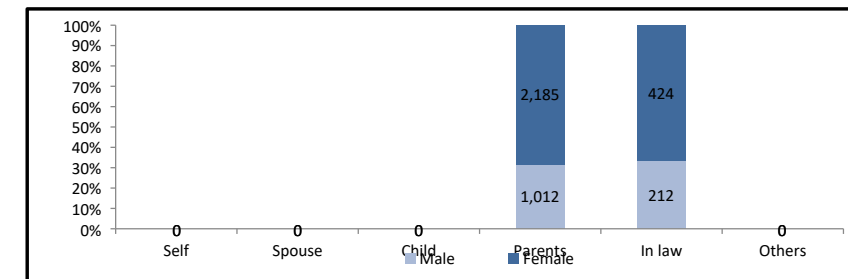
*Considering Only Settled ,Approved and UTR Awaiting (Cheque Pending)

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)

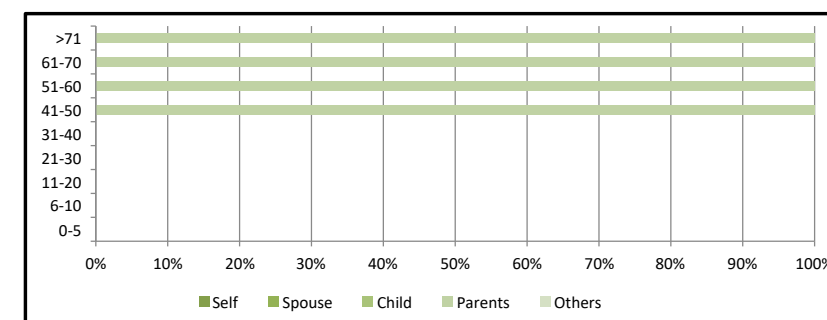
3. Member Details - Relationship & Gender wise :

Relation	Male	Female	Total	%
Self	0	0	0	0.00%
Spouse	0	0	0	0.00%
Child	0	0	0	0.00%
Parents	1,012	2,185	3,197	83.41%
In law	212	424	636	16.59%
Others	0	0	0	0.00%
Total	1,224	2,609	3,833	100.00%
%	32%	68.07%	100.00%	



4. Member Details - Age Band & Relationship wise :

Age Band	Self	Spouse	Child	Parents	In law	Others	Total	%
0-5	0	0	0	0	0	0	0	0.00%
6-10	0	0	0	0	0	0	0	0.00%
11-20	0	0	0	0	0	0	0	0.00%
21-30	0	0	0	0	0	0	0	0.00%
31-40	0	0	0	0	0	0	0	0.00%
41-50	0	0	0	17	2	0	19	0.50%
51-60	0	0	0	230	55	0	285	7.44%
61-70	0	0	0	1,107	192	0	1,299	33.89%
>71	0	0	0	1,843	387	0	2,230	58.18%
Total	0	0	0	3,197	636	0	3,833	100.00%
%	0%	0%	0%	83%	17%	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	0	0	0	0	0	0	0	0	0	0	0%	0%	
6-10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%	0%	
11-20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%	0%	
21-30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%	0%	
31-40	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%	0%	
41-50	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%	0%	
51-60	0	0	0	0	0	0	0	30	11,48,162	4	56,032	0	0	34	12,04,194	5%	4%
61-70	0	0	0	0	0	0	0	150	68,19,012	29	10,13,565	0	0	179	78,32,577	29%	28%
>71	0	0	0	0	0	0	0	324	1,53,06,816	84	36,88,814	0	0	408	1,89,95,630	66%	68%
Total	0	0	0	0	0	0	0	504	2,32,73,990	117	47,58,411	0	0	621	2,80,32,401	100%	100%
Total%	0%	0%	0%	0%	0%	0%	0%	81%	83%	19%	17%	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	0	0	0	0	0	0	37	3,67,168	10	95,499	0	0	47	4,62,667	8%	2%
10K-20K	0	0	0	0	0	0	122	18,43,202	33	5,15,728	0	0	155	23,58,930	25%	8%
20K-30K	0	0	0	0	0	0	125	31,67,736	29	6,94,971	0	0	154	38,62,707	25%	14%
30K-40K	0	0	0	0	0	0	37	13,04,010	5	4,81,844	0	0	42	14,85,854	7%	5%
40K-50K	0	0	0	0	0	0	46	20,55,200	9	4,03,075	0	0	55	24,58,275	9%	9%
50K-60K	0	0	0	0	0	0	26	14,21,155	8	4,37,958	0	0	34	18,59,113	5%	7%
60K-70K	0	0	0	0	0	0	14	9,09,528	2	1,36,500	0	0	16	10,46,028	3%	4%
70K-80K	0	0	0	0	0	0	15	11,50,445	6	4,56,135	0	0	21	16,06,580	3%	6%
80K-90K	0	0	0	0	0	0	12	10,16,585	2	1,70,264	0	0	14	11,86,849	2%	4%
90K-100K	0	0	0	0	0	0	8	7,80,069	3	2,80,926	0	0	11	10,60,995	2%	4%
>100K	0	0	0	0	0	0	62	92,58,892	10	13,85,511	0	0	72	1,06,44,403	12%	38%
Total	0	0	0	0	0	0	504	2,32,73,990	117	47,58,411	0	0	621	2,80,32,401	100%	100%
Total%	0%	0%	0%	0%	0%	0%	81%	83%	19%	17%	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. %
GENERAL MEDICAL EXAMINATIC	-	-	-	-	-	-	1	45,040	-	-	-	-	1	45,040	0.16%	0.16%
NERVOUS	-	-	-	-	-	-	15	4,43,852	2	1,13,749	-	-	17	5,57,601	2.74%	1.99%
CIRCULATORY	-	-	-	-	-	-	78	48,90,260	22	10,58,776	-	-	100	59,49,036	16.10%	21.22%
INFECTIOUS	-	-	-	-	-	-	12	6,71,054	2	33,551	-	-	14	7,04,605	2.25%	2.51%
ARTHROPATHIES	-	-	-	-	-	-	13	10,58,110	3	2,93,163	-	-	16	13,51,273	2.58%	4.82%
CLINICAL FINDINGS	-	-	-	-	-	-	46	23,79,041	8	3,14,835	-	-	54	26,93,876	8.70%	9.61%
DIGESTIVE	-	-	-	-	-	-	29	13,67,263	5	2,56,216	-	-	34	16,23,479	5.48%	5.79%
ENDOCRINE	-	-	-	-	-	-	19	5,03,278	3	1,29,187	-	-	22	6,32,465	3.54%	2.26%
EYE	-	-	-	-	-	-	52	10,98,349	10	2,75,444	-	-	62	13,73,793	9.98%	4.90%
INJURY	-	-	-	-	-	-	8	3,87,956	2	43,126	-	-	10	4,31,082	1.61%	1.54%
NEOPLASM	-	-	-	-	-	-	25	9,09,138	2	27,515	-	-	27	9,36,653	4.35%	3.34%
RESPIRATORY	-	-	-	-	-	-	40	17,02,249	14	3,98,213	-	-	54	21,00,462	8.70%	7.49%
SKIN	-	-	-	-	-	-	12	4,70,738	1	17,727	-	-	13	4,88,465	2.09%	1.74%
UROLOGY	-	-	-	-	-	-	36	15,05,899	11	3,90,187	-	-	47	18,96,086	7.57%	6.76%
OTHERS	-	-	-	-	-	-	113	57,58,213	31	13,82,153	-	-	144	71,40,366	23.19%	25.47%
REST OF THE AILMENTS	-	-	-	-	-	-	5	83,550	1	24,569	-	-	6	1,08,119	0.97%	0.39%
Total	-	-	-	-	-	-	504	2,32,73,990	117	47,58,411	-	-	621	2,80,32,401	100%	100%
Total%	-	-	-	-	-	-	81%	83%	19%	17%	-	-	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
MALABAR INSTITUTE OF	18	14,26,621
CARITAS HOSPITAL	20	10,99,384
MEITRA HOSPITAL(A UNIT OF	9	10,39,254
BABY MEMORIAL HOSPITAL	17	10,29,250
RAJAGIRI HOSPITAL	7	8,57,815
N.S. MEMORIAL INSTITUTE OF	18	8,54,517
KOZHIKODE DISTRICT CO-	10	6,76,503
MEDICAL TRUST HOSPITAL	10	6,42,402
CHAZHIKATTU HOSPITALS	10	6,02,409
KIMS (KERALA INSTITUTE OF	8	5,92,180
MAR SLEEVA MEDICITY	14	5,64,783
BELIEVERS CHURCH	11	5,52,569
LAKESHORE HOSPITAL &	14	5,44,432
AMRITA INSTITUTE OF	7	5,40,988
TELLICHERRY CO-OPERATIVE	9	5,01,326

9. Claims Approved - Cashless & Member Summary :

Type of claim	Events	Events%	Amt	Amt %
Cashless	501	81%	2,37,44,138	85%
Member	120	19%	42,88,263	15%
Total	621	100%	2,80,32,401	100%

10. Turn Around Time (TAT) :

Preauth Processing TAT:

TAT Band (Hrs)	No.	%
Upto 2	973	90%
2 to 3	56	5%
>3	58	5%
Total	1,087	100%

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

Claim Process TAT :

TAT Band (Days)	No.	%
0-7	143	88%
8-15	17	10%
16-30	2	1%
31-45	1	1%
46-60	0	0%
61-90	0	0%
>90	0	0%
Total	163	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
73080034210500000004	ALA STATE CO-OP BANK	2,46,12,741	02-08-2021	01-08-2022	3,833

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Report Prepared by: QlikSense report
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