

Corporate Analysis Report

Policy Details:

| | |
|---------------------------|---|
| Corporate Name: | KERALA STATE CO-OPERATIVE BANK LTD (RETIRED EMPLOYEES) |
| Insurer Policy Number: | 730800/34/21/05/00000003 |
| Policy Start Date: | 05-Jul-21 |
| Policy End Date: | 04-Jul-22 |
| Total Premium : (in Rs.) | 1,26,10,203 |
| Earned Premium : (in Rs.) | 1,17,46,490 |
| Lives Covered: (in Nos.) | 3,751 |
| Report Generated Date: | 09-Jun-22 |

1. Incurred Claims Ratio (ICR):

| Claim Status | Cashless | | Member | | Total | |
|-----------------------------|----------|---------------|--------|---------------|-------|---------------|
| | No. | Amt. (Rs.) | No. | Amt. (Rs.) | No. | Amt. (Rs.) |
| Reported | 471 | 2,60,78,024 | 184 | 1,14,95,134 | 655 | 3,75,73,158 |
| Settled | 391 | 2,08,67,712 | 139 | 59,04,378 | 530 | 2,67,72,090 |
| Rejected | 14 | 4,14,887 | 12 | 4,70,080 | 26 | 8,84,967 |
| Cancelled | 6 | 3,72,328 | - | - | 6 | 3,72,328 |
| Awaiting UTR | - | - | - | - | 0 | 0 |
| Shortfall | 17 | 10,40,592 | 16 | 6,59,543 | 33 | 17,00,135 |
| Approved | 12 | 4,98,867 | 4 | 1,62,629 | 16 | 6,61,496 |
| Under Process | 3 | 1,86,350 | 4 | 4,68,051 | 7 | 6,54,401 |
| Bills Pending | 28 | 11,33,168 | - | - | 28 | 11,33,168 |
| Recommended For Repudiation | - | - | 9 | 2,39,387 | 9 | 2,39,387 |
| Recommended For Approval | - | - | - | - | 0 | 0 |
| Outstanding Claims | 60 | 28,58,977 | 33 | 15,29,610 | 93 | 43,88,587 |
| Incurred(OS+Settled) | 451 | 2,37,26,689 | 172 | 74,33,988 | 623 | 3,11,60,677 |
| ICR On EP* | | | | | | 265.3% |
| Incidence Rate | | | | | | 17.5% |
| Disposal Rate | | 87.3% | | 82.1% | | 85.8% |
| Cost per Claims(CPC) | | 53,019 | | 42,427 | | 50,245 |

3. Member Details - Relationship & Gender wise :

| Relation | Male | Female | Total | % |
|--------------|--------------|---------------|----------------|----------------|
| Self | 1,827 | 1,922 | 3,749 | 99.95% |
| Spouse | 0 | 0 | 0 | 0.00% |
| Child | 0 | 0 | 0 | 0.00% |
| Parents | 0 | 0 | 0 | 0.00% |
| In law | 0 | 0 | 0 | 0.00% |
| Others | 2 | 0 | 2 | 0.05% |
| Total | 1,829 | 1,922 | 3,751 | 100.00% |
| % | 49% | 51.24% | 100.00% | |

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

2. Hospitalisation Type Details

| CLAIM SUBTYPE | Cashless | | Member | |
|-----------------|------------|--------------------|------------|------------------|
| | No. | Amt. (Rs.) | No. | Amt. (Rs.) |
| Claim benefits | 0 | 0 | 0 | 0 |
| Daycare | 9 | 2,08,413 | 17 | 3,05,144 |
| Domiciliary | 0 | 0 | 0 | 0 |
| Health Check up | 0 | 0 | 0 | 0 |
| Hospitalization | 394 | 2,11,58,166 | 126 | 57,61,863 |
| OPD | 0 | 0 | 0 | 0 |
| Total | 403 | 2,13,66,579 | 143 | 60,67,007 |

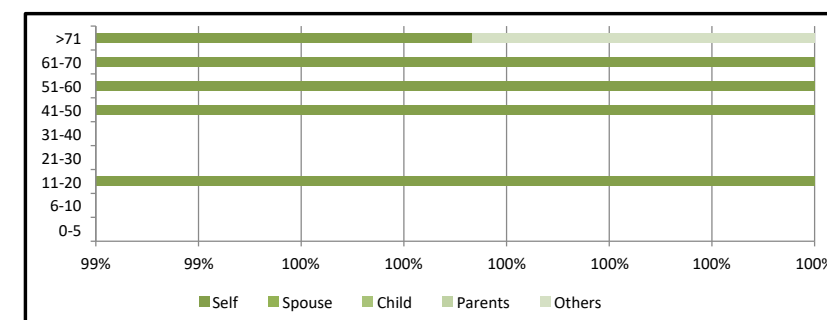
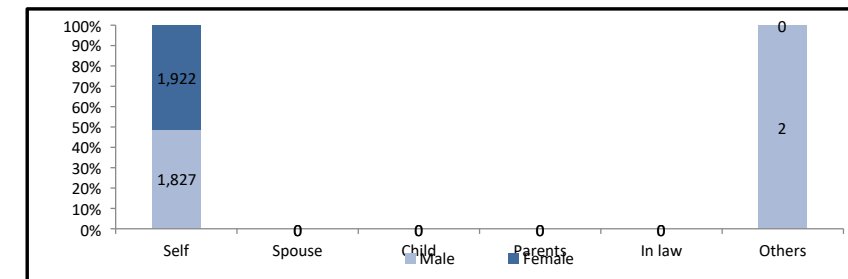
*Considering Only Settled ,Approved and UTR Awaiting (Cheque Pending)

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)

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 | 3 | 0 | 0 | 0 | 0 | 0 | 3 | 0.08% |
| 21-30 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 31-40 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 41-50 | 104 | 0 | 0 | 0 | 0 | 0 | 104 | 2.77% |
| 51-60 | 1,158 | 0 | 0 | 0 | 0 | 0 | 1,158 | 30.87% |
| 61-70 | 1,886 | 0 | 0 | 0 | 0 | 0 | 1,886 | 50.28% |
| >71 | 598 | 0 | 0 | 0 | 0 | 2 | 600 | 16.00% |
| Total | 3,749 | 0 | 0 | 0 | 0 | 2 | 3,751 | 100.00% |
| % | 100% | 0% | 0% | 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 | 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 | 5 | 3,88,675 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 3,88,675 | 1% | 1% |
| 51-60 | 126 | 61,07,666 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 126 | 61,07,666 | 23% | 22% |
| 61-70 | 266 | 1,30,58,580 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 266 | 1,30,58,580 | 49% | 48% |
| >71 | 147 | 77,26,080 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 1,52,585 | 149 | 78,78,665 | 27% | 29% |
| Total | 544 | 2,72,81,001 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 1,52,585 | 546 | 2,74,33,586 | 100% | 100% |
| Total% | 100% | 99% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 1% | 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 | 47 | 4,22,727 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 47 | 4,22,727 | 9% | 2% |
| 10K-20K | 95 | 16,10,538 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 10,834 | 96 | 16,21,372 | 18% | 6% |
| 20K-30K | 155 | 39,03,090 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 155 | 39,03,090 | 28% | 14% |
| 30K-40K | 47 | 17,86,230 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 47 | 17,86,230 | 9% | 7% |
| 40K-50K | 43 | 19,83,733 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 43 | 19,83,733 | 8% | 7% |
| 50K-60K | 20 | 11,05,445 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 20 | 11,05,445 | 4% | 4% |
| 60K-70K | 16 | 10,35,274 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 16 | 10,35,274 | 3% | 4% |
| 70K-80K | 24 | 18,72,684 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 24 | 18,72,684 | 4% | 7% |
| 80K-90K | 13 | 11,03,788 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 13 | 11,03,788 | 2% | 4% |
| 90K-100K | 14 | 14,36,741 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 14 | 14,36,741 | 3% | 5% |
| >100K | 70 | 1,10,20,751 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1,41,751 | 71 | 1,11,62,502 | 13% | 41% |
| Total | 544 | 2,72,81,001 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 1,52,585 | 546 | 2,74,33,586 | 100% | 100% |
| Total% | 100% | 99% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 1% | 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 | 6 | 1,94,299 | - | - | - | - | - | - | - | - | - | - | 6 | 1,94,299 | 1.10% | 0.71% |
| EAR | 5 | 1,77,097 | - | - | - | - | - | - | - | - | - | - | 5 | 1,77,097 | 0.92% | 0.65% |
| NERVOUS | 9 | 6,90,145 | - | - | - | - | - | - | - | - | - | - | 9 | 6,90,145 | 1.65% | 2.52% |
| CIRCULATORY | 81 | 60,99,061 | - | - | - | - | - | - | - | - | 1 | 10,834 | 82 | 61,09,895 | 15.02% | 22.27% |
| INFECTIOUS | 13 | 4,63,257 | - | - | - | - | - | - | - | - | - | - | 13 | 4,63,257 | 2.38% | 1.69% |
| ARTHROPATHIES | 14 | 7,37,062 | - | - | - | - | - | - | - | - | - | - | 14 | 7,37,062 | 2.56% | 2.69% |
| CLINICAL FINDINGS | 38 | 21,28,670 | - | - | - | - | - | - | - | - | - | - | 38 | 21,28,670 | 6.96% | 7.76% |
| DIGESTIVE | 28 | 20,05,921 | - | - | - | - | - | - | - | - | - | - | 28 | 20,05,921 | 5.13% | 7.31% |
| ENDOCRINE | 9 | 5,97,417 | - | - | - | - | - | - | - | - | - | - | 9 | 5,97,417 | 1.65% | 2.18% |
| EYE | 75 | 17,69,927 | - | - | - | - | - | - | - | - | - | - | 75 | 17,69,927 | 13.74% | 6.45% |
| INJURY | 12 | 7,18,077 | - | - | - | - | - | - | - | - | - | - | 12 | 7,18,077 | 2.20% | 2.62% |
| NEOPLASM | 54 | 19,53,045 | - | - | - | - | - | - | - | - | - | - | 54 | 19,53,045 | 9.89% | 7.12% |
| RESPIRATORY | 32 | 20,79,521 | - | - | - | - | - | - | - | - | 1 | 1,41,751 | 33 | 22,21,272 | 6.04% | 8.10% |
| UROLOGY | 53 | 23,35,061 | - | - | - | - | - | - | - | - | - | - | 53 | 23,35,061 | 9.71% | 8.51% |
| OTHERS | 112 | 50,94,304 | - | - | - | - | - | - | - | - | - | - | 112 | 50,94,304 | 20.51% | 18.57% |
| REST OF THE AILMENTS | 3 | 2,38,137 | - | - | - | - | - | - | - | - | - | - | 3 | 2,38,137 | 0.55% | 0.87% |
| Total | 544 | 2,72,81,001 | - | - | - | - | - | - | - | - | 2 | 1,52,585 | 546 | 2,74,33,586 | 100% | 100% |
| Total% | 100% | 99% | - | - | - | - | - | - | - | - | 0% | 1% | 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 | 30 | 19,03,460 |
| AMRITA INSTITUTE OF | 9 | 9,70,936 |
| ASTER DM HEALTH CARE PVT | 10 | 9,10,652 |
| LAKESHORE HOSPITAL & | 14 | 9,08,922 |
| RAJAGIRI HOSPITAL | 12 | 8,61,499 |
| MEITRA HOSPITAL(A UNIT OF | 9 | 8,36,929 |
| MALABAR INSTITUTE OF | 10 | 8,27,477 |
| LISIE HOSPITAL | 6 | 7,09,949 |
| CARITAS HOSPITAL | 8 | 7,07,708 |
| ASTER MIMS KANNUR | 9 | 6,84,958 |
| ST. GREGORIOS MEDICAL | 13 | 5,86,606 |
| BELIEVERS CHURCH | 9 | 5,66,449 |
| TRAVANCORE MEDICAL | 10 | 5,53,052 |
| COSMOPOLITAN HOSPITALS | 5 | 4,55,992 |
| MAR SLEEVA MEDICITY | 7 | 4,52,922 |

9. Claims Approved - Cashless & Member Summary :

| Type of claim | Events | Events% | Amt | Amt % |
|---------------|--------|---------|-------------|-------|
| Cashless | 403 | 74% | 2,13,66,579 | 78% |
| Member | 143 | 26% | 60,67,007 | 22% |
| Total | 546 | 100% | 2,74,33,586 | 100% |

10. Turn Around Time (TAT) :

Preauth Processing TAT:

| TAT Band (Hrs) | No. | % |
|----------------|-----|------|
| Upto 2 | 741 | 89% |
| 2 to 3 | 31 | 4% |
| >3 | 59 | 7% |
| Total | 831 | 100% |

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

Claim Process TAT :

| TAT Band (Days) | No. | % |
|-----------------|-----|------|
| 0-7 | 163 | 83% |
| 8-15 | 29 | 15% |
| 16-30 | 4 | 2% |
| 31-45 | 0 | 0% |
| 46-60 | 0 | 0% |
| 61-90 | 0 | 0% |
| >90 | 0 | 0% |
| Total | 196 | 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 |
|--------------------------|------------------------|---------------|----------------|--------------|-------|
| 730800/34/21/05/00000003 | OPERATIVE BANK LTD (RE | 1,26,10,203 | 05-07-2021 | 04-07-2022 | 3,751 |

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: 09-06-2022 1:07 PM