

Corporate Analysis Report

Policy Details:

Corporate Name:	KERALA STATE CO-OP BANK LTD
Insurer Policy Number:	73080034220400000003
Policy Start Date:	02-Aug-22
Policy End Date:	01-Aug-23
Total Premium : (in Rs.)	7,48,20,179
Earned Premium : (in Rs.)	5,92,41,183
Lives Covered: (in Nos.)	18,210
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	1,127	6,48,34,361	591	1,30,55,344	1,718	7,78,89,705
Settled	854	4,70,20,886	497	87,05,187	1,351	5,57,26,073
Rejected	66	23,28,974	35	9,26,875	101	32,55,849
Cancelled	65	50,00,952	-	-	65	50,00,952
Awaiting UTR	-	-	-	-	0	0
Shortfall	20	24,54,469	27	6,60,138	47	31,14,607
Approved	18	12,83,019	15	3,53,042	33	16,36,061
Under Process	24	14,55,178	15	3,28,089	39	17,83,267
Bills Pending	80	32,19,543	-	-	80	32,19,543
Recommended For Repudiation	-	-	2	1,01,782	2	1,01,782
Recommended For Approval	-	-	-	-	0	0
Outstanding Claims	142	84,12,209	59	13,41,269	201	97,53,478
Incurred(OS+Settled)	996	5,54,33,095	556	1,00,46,456	1,552	6,54,79,551
ICR On EP*		-		-		110.5%
Incidence Rate		-		-		9.4%
Disposal Rate		87.4%		90.0%		88.3%
Cost per Claims(CPC)		55,394		27,223		48,006

3. Member Details - Relationship & Gender wise :

Relation	Male	Female	Total	%
Self	2,435	3,057	5,492	30.16%
Spouse	2,643	2,241	4,884	26.82%
Child	4,073	3,760	7,833	43.01%
Parents	0	0	0	0.00%
In law	0	0	0	0.00%
Others	0	1	1	0.01%
Total	9,151	9,059	18,210	100.00%
%	50%	49.75%	100.00%	

4. Member Details - Age Band & Relationship wise :

Age Band	Self	Spouse	Child	Parents	In law	Others	Total	%
0-5	1	2	648	0	0	0	651	3.57%
6-10	0	0	1,127	0	0	0	1,127	6.19%
11-20	4	1	4,207	0	0	0	4,212	23.13%
21-30	66	144	1,843	0	0	0	2,053	11.27%
31-40	717	833	7	0	0	0	1,557	8.55%
41-50	2,547	1,869	1	0	0	0	4,417	24.26%
51-60	1,999	1,601	0	0	0	0	3,600	19.77%
61-70	127	387	0	0	0	1	515	2.83%
>71	31	47	0	0	0	0	78	0.43%
Total	5,492	4,884	7,833	0	0	1	18,210	100.00%
%	30%	27%	43%	0%	0%	0%	100%	

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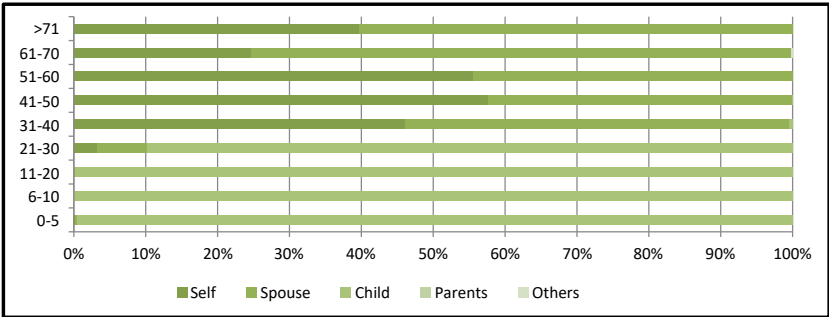
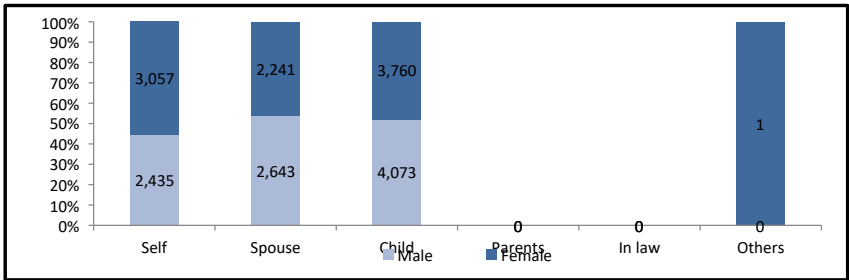
2. Hospitalisation Type Details

CLAIM SUBTYPE	Cashless		Member	
	No.	Amt. (Rs.)	No.	Amt. (Rs.)
Claim benefits	0	0	0	0
Daycare	27	6,69,015	46	8,71,150
Domiciliary	0	0	0	0
Health Check up	0	0	0	0
Hospitalization	845	4,76,34,890	264	75,67,990
OPD	0	0	202	6,19,089
Total	872	4,83,03,905	512	90,58,229

*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	112	23,13,735	0	0	0	0	0	0	112	23,13,735	8%	4%
6-10	0	0	0	0	63	9,96,809	0	0	0	0	0	0	63	9,96,809	5%	2%
11-20	4	2,28,407	0	0	117	43,75,225	0	0	0	0	0	0	121	46,03,632	9%	8%
21-30	5	1,74,433	25	7,57,391	52	28,90,165	0	0	0	0	0	0	82	38,21,989	6%	7%
31-40	60	29,90,611	59	27,36,177	0	0	0	0	0	0	0	0	119	57,26,788	9%	10%
41-50	265	95,78,591	153	62,46,683	0	0	0	0	0	0	0	0	418	1,58,25,274	30%	28%
51-60	203	1,09,37,369	144	81,11,784	0	0	0	0	0	0	1	48,953	348	1,90,98,106	25%	33%
61-70	23	4,93,533	88	36,74,653	0	0	0	0	0	0	5	2,66,808	116	44,34,994	8%	8%
>71	0	0	5	5,40,807	0	0	0	0	0	0	0	0	5	5,40,807	0%	1%
Total	560	2,44,02,944	474	2,20,67,495	344	1,05,75,934	0	0	0	0	6	3,15,761	1,384	5,73,62,134	100%	100%
Total%	40%	43%	34%	38%	25%	18%	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	147	7,62,631	97	5,52,351	118	6,55,407	0	0	0	0	0	0	362	19,70,389	26%	3%
10K-20K	127	19,95,638	119	17,88,644	96	13,91,030	0	0	0	0	0	0	342	51,75,312	25%	9%
20K-30K	81	21,01,808	74	19,29,744	41	9,72,103	0	0	0	0	1	23,841	197	50,27,496	14%	9%
30K-40K	36	12,15,533	40	14,48,654	26	8,81,950	0	0	0	0	0	0	102	35,46,137	7%	6%
40K-50K	32	14,47,539	28	12,66,694	10	4,42,879	0	0	0	0	1	48,953	71	32,06,065	5%	6%
50K-60K	24	13,23,233	18	10,05,737	9	4,97,483	0	0	0	0	1	51,592	52	28,78,045	4%	5%
60K-70K	17	11,12,210	15	9,71,309	6	4,05,033	0	0	0	0	2	1,20,979	40	26,09,531	3%	5%
70K-80K	16	11,92,803	11	8,29,727	9	6,77,545	0	0	0	0	1	70,396	37	27,70,471	3%	5%
80K-90K	11	9,31,436	10	8,47,829	3	2,55,151	0	0	0	0	0	0	24	20,34,416	2%	4%
90K-100K	9	8,67,968	11	10,41,965	5	4,83,584	0	0	0	0	0	0	25	23,93,517	2%	4%
>100K	60	1,14,52,145	51	1,03,84,841	21	39,13,769	0	0	0	0	0	0	132	2,57,50,755	10%	45%
Total	560	2,44,02,944	474	2,20,67,495	344	1,05,75,934	0	0	0	0	6	3,15,761	1,384	5,73,62,134	100%	100%
Total%	40%	43%	34%	38%	25%	18%	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. %
SKIN	12	3,50,776	17	9,21,121	6	1,24,582	-	-	-	-	-	-	35	13,96,479	2.53%	2.43%
ARTHROPATHIES	23	12,06,085	13	2,43,618	2	51,292	-	-	-	-	-	-	38	15,00,995	2.75%	2.62%
CIRCULATORY	37	20,82,426	45	43,20,231	2	20,162	-	-	-	-	3	1,82,565	87	66,05,384	6.29%	11.52%
CLINICAL FINDINGS	41	19,35,312	29	7,29,977	54	8,93,085	-	-	-	-	-	-	124	35,58,374	8.96%	6.20%
DIGESTIVE	38	14,01,887	35	16,93,683	22	7,89,823	-	-	-	-	-	-	95	38,85,393	6.86%	6.77%
ENDOCRINE	18	4,91,959	9	1,10,782	1	870	-	-	-	-	-	-	28	6,03,611	2.02%	1.05%
EYE	19	4,63,579	23	6,29,091	1	14,055	-	-	-	-	-	-	43	11,06,725	3.11%	1.93%
INFECTIOUS	24	7,24,849	18	3,11,009	40	5,96,886	-	-	-	-	-	-	82	16,32,744	5.92%	2.85%
INJURY	20	10,24,175	17	19,31,724	19	10,34,039	-	-	-	-	1	48,953	57	40,38,891	4.12%	7.04%
NEOPLASM	63	39,52,134	79	29,89,950	3	3,51,252	-	-	-	-	-	-	145	72,93,336	10.48%	12.71%
NERVOUS	11	2,87,539	10	4,99,138	7	2,14,436	-	-	-	-	-	-	28	10,01,113	2.02%	1.75%
PREGNANCY	18	7,63,281	27	11,96,546	1	73,687	-	-	-	-	-	-	46	20,33,514	3.32%	3.55%
RESPIRATORY	71	19,02,816	33	9,42,664	126	28,87,061	-	-	-	-	1	60,402	231	57,92,943	16.69%	10.10%
UROLOGY	85	35,53,228	71	23,44,375	23	7,51,016	-	-	-	-	1	23,841	180	66,72,460	13.01%	11.63%
OTHERS	69	34,82,525	34	27,69,388	24	18,38,512	-	-	-	-	-	-	127	80,90,425	9.18%	14.10%
REST OF THE AILMENTS	11	7,80,373	14	4,34,198	13	9,35,176	-	-	-	-	-	-	38	21,49,747	2.75%	3.75%
Total	560	2,44,02,944	474	2,20,67,495	344	1,05,75,934	-	-	-	-	6	3,15,761	1,384	5,73,62,134	100%	100%
Total%	40%	43%	34%	38%	25%	18%	-	-	-	-	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
BABY MEMORIAL HOSPITAL	47	36,07,546
KIMS (KERALA INSTITUTE OF	44	32,81,371
LAKESHORE HOSPITAL &	24	29,19,044
SP FORT HOSPITAL	20	26,88,791
ASTER DM HEALTH CARE PVT	23	20,65,613
RAJAGIRI HOSPITAL	22	20,29,719
ASTER MIMS KANNUR	25	16,84,360
MALABAR INSTITUTE OF	27	16,68,463
AMRITA INSTITUTE OF	17	15,74,360
MEITRA HOSPITAL(A UNIT OF	10	13,67,497
TRAVANCORE MEDICAL	22	12,01,028
CARITAS HOSPITAL	30	10,46,100
MAR SLEEVA MEDICITY	22	9,87,414
LISIE HOSPITAL	14	9,66,514
Confidential Document For Internal Use Only	19	9,04,798
A-KIMS (KERALA INSTITUTE	2	1,27,138

A-ASTER DM HEALTH CARE	2	67,010
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9. Claims Approved - Cashless & Member Summary :

Type of claim	Events	Events%	Amt	Amt %
Cashless	872	63%	4,83,03,905	84%
Member	512	37%	90,58,229	16%
Total	1,384	100%	5,73,62,134	100%

10. Turn Around Time (TAT) :

Preauth Processing TAT:

TAT Band (.Hrs)	No.	%
0-1 hour	1,204	63.1%
1-2 hour	445	23.3%
2-3 hour	144	7.6%
Above 3 hours	114	6.0%
Total	1,907	100.0%

LDR to Decision date

Claim Process TAT :

TAT Band (Days)	No.	%
0-7	606	96%
8-15	8	1%
16-30	6	1%
31-45	1	0%
46-60	4	1%
61-90	3	0%
>90	0	0%
Total	628	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	128	68,67,738	18	60,120	146	69,27,858
Sep 2022	130	60,57,772	21	71,439	151	61,29,211
Oct 2022	155	70,24,662	31	84,406	186	71,09,068
Nov 2022	139	58,69,633	38	1,18,802	177	59,88,435
Dec 2022	152	73,73,306	21	68,243	173	74,41,549
Jan 2023	148	72,58,289	34	96,242	182	73,54,531
Feb 2023	135	70,40,274	15	52,989	150	70,93,263
Mar 2023	97	41,69,507	16	48,969	113	42,18,476
Apr 2023	93	46,85,949	7	16,381	100	47,02,330
May 2023	5	3,95,915	1	1,498	6	3,97,413
TOTAL	1,182	5,67,43,045	202	6,19,089	1,384	5,73,62,134

12.Payout Ratio

Claimed Amount	Settled Amount	Payout %
5,84,31,579	5,57,26,073	95%

13. POLICY DETAIL

Insurer Policy Number	Corporate Name	Total Premium	Pol Start Date	Pol End Date	Lives
73080034220400000003	ALA STATE CO-OP BANK I	7,48,20,179	02-08-2022	01-08-2023	18,210

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Report Prepared by: Qliksense report
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