

Corporate Analysis Report

Policy Details:

Corporate Name:	KERALA STATE CO-OP BANK LTD
Insurer Policy Number:	73080034220500000003
Policy Start Date:	02-Aug-22
Policy End Date:	01-Aug-23
Total Premium : (in Rs.)	3,89,94,636
Earned Premium : (in Rs.)	3,08,75,205
Lives Covered: (in Nos.)	3,776
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	650	3,25,46,997	149	59,74,961	799	3,85,21,958
Settled	507	2,37,77,725	112	33,27,164	619	2,71,04,889
Rejected	22	12,93,263	22	6,68,294	44	19,61,557
Cancelled	39	23,27,589	-	-	39	23,27,589
Awaiting UTR	-	-	-	-	0	0
Shortfall	7	6,78,773	7	4,39,651	14	11,18,424
Approved	11	5,15,388	7	89,231	18	6,04,619
Under Process	18	10,32,336	1	5,382	19	10,37,718
Bills Pending	45	15,77,389	-	-	45	15,77,389
Recommended For Repudiation	-	-	-	-	0	0
Recommended For Approval	-	-	-	-	0	0
Outstanding Claims	81	38,03,886	15	5,34,264	96	43,38,150
Incurred(OS+Settled)	588	2,75,81,611	127	38,61,428	715	3,14,43,039
ICR On EP*		-		-		101.8%
Incidence Rate		-		-		21.2%
Disposal Rate		87.4%		89.9%		87.9%
Cost per Claims(CPC)		46,898		28,709		43,500

3. Member Details - Relationship & Gender wise :

Relation	Male	Female	Total	%
Self	3	2	5	0.13%
Spouse	0	1	1	0.03%
Child	0	1	1	0.03%
Parents	965	2,164	3,129	82.87%
In law	201	439	640	16.95%
Others	0	0	0	0.00%
Total	1,169	2,607	3,776	100.00%
%	31%	69.04%	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	1	0	0	0	1	0.03%
21-30	0	1	0	0	0	0	1	0.03%
31-40	1	0	0	0	0	0	1	0.03%
41-50	1	0	0	19	2	0	22	0.58%
51-60	2	0	0	193	48	0	243	6.44%
61-70	0	0	0	1,047	197	0	1,244	32.94%
>71	1	0	0	1,870	393	0	2,264	59.96%
Total	5	1	1	3,129	640	0	3,776	100.00%
%	0%	0%	0%	83%	17%	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	46	9,93,833	6	2,10,053
Domiciliary	0	0	0	0
Health Check up	0	0	0	0
Hospitalization	472	2,32,99,280	113	32,06,342
OPD	0	0	0	0
Total	518	2,42,93,113	119	34,16,395

\*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

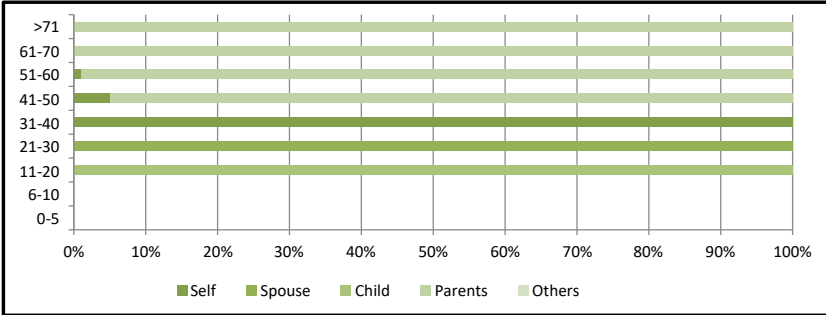
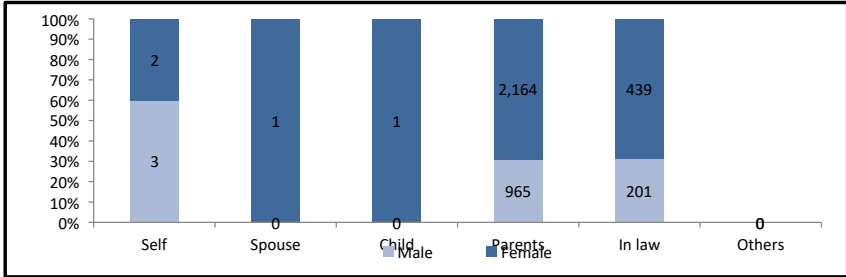
Cost Per Claim(CPC) = Approved Amt / Number of Events(Main Claims) for IPD + Daycare Cases

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	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	1	34,593	0	0	0	0	1	34,593	0%	0%
51-60	0	0	0	0	0	0	10	4,19,070	4	2,52,921	0	0	14	6,71,991	2%	2%
61-70	0	0	0	0	0	0	144	59,79,163	28	13,49,264	0	0	172	73,28,427	27%	26%
>71	1	99,652	0	0	0	0	353	1,58,02,797	96	37,72,048	0	0	450	1,96,74,497	71%	71%
Total	1	99,652	0	0	0	0	508	2,22,35,623	128	53,74,233	0	0	637	2,77,09,508	100%	100%
Total%	0%	0%	0%	0%	0%	0%	80%	80%	20%	19%	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	63	6,10,447	12	1,08,959	0	0	75	7,19,406	12%	3%
10K-20K	0	0	0	0	0	0	117	17,96,633	35	5,63,734	0	0	152	23,60,367	24%	9%
20K-30K	0	0	0	0	0	0	122	31,31,890	43	11,17,823	0	0	165	42,49,713	26%	15%
30K-40K	0	0	0	0	0	0	45	16,17,826	2	67,266	0	0	47	16,85,092	7%	6%
40K-50K	0	0	0	0	0	0	22	9,67,917	5	2,24,961	0	0	27	11,92,878	4%	4%
50K-60K	0	0	0	0	0	0	25	13,49,175	5	3,30,326	0	0	30	16,79,501	5%	6%
60K-70K	0	0	0	0	0	0	24	15,71,304	7	4,56,805	0	0	31	20,28,109	5%	7%
70K-80K	0	0	0	0	0	0	8	5,87,168	0	0	0	0	8	5,87,168	1%	2%
80K-90K	0	0	0	0	0	0	15	12,73,476	2	1,62,673	0	0	17	14,36,149	3%	5%
90K-100K	1	99,652	0	0	0	0	9	8,58,824	4	3,90,901	0	0	14	13,49,377	2%	5%
>100K	0	0	0	0	0	0	58	84,70,963	13	19,50,785	0	0	71	1,04,21,748	11%	38%
Total	1	99,652	0	0	0	0	508	2,22,35,623	128	53,74,233	0	0	637	2,77,09,508	100%	100%
Total%	0%	0%	0%	0%	0%	0%	80%	80%	20%	19%	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. %
BLOOD DISEASES	-	-	-	-	-	-	7	3,45,322	6	61,202	-	-	13	4,06,524	2.04%	1.47%
SKIN	-	-	-	-	-	-	5	2,62,447	1	20,932	-	-	6	2,83,379	0.94%	1.02%
ARTHROPATHIES	-	-	-	-	-	-	8	8,45,430	2	2,02,691	-	-	10	10,48,121	1.57%	3.78%
CIRCULATORY	-	-	-	-	-	-	73	42,38,238	15	8,93,980	-	-	88	51,32,218	13.81%	18.52%
CLINICAL FINDINGS	-	-	-	-	-	-	35	13,69,161	9	3,59,717	-	-	44	17,28,878	6.91%	6.24%
DIGESTIVE	-	-	-	-	-	-	21	7,63,608	9	8,00,239	-	-	30	15,63,847	4.71%	5.64%
ENDOCRINE	-	-	-	-	-	-	16	3,76,842	2	43,723	-	-	18	4,20,565	2.83%	1.52%
EYE	-	-	-	-	-	-	46	13,56,263	23	5,80,782	-	-	69	19,37,045	10.83%	6.99%
INFECTIOUS	-	-	-	-	-	-	12	3,94,012	6	1,14,230	-	-	18	5,08,242	2.83%	1.83%
INJURY	-	-	-	-	-	-	5	2,08,108	2	1,93,828	-	-	7	4,01,936	1.10%	1.45%
NEOPLASM	-	-	-	-	-	-	38	19,74,821	2	32,843	-	-	40	20,07,664	6.28%	7.25%
NERVOUS	-	-	-	-	-	-	11	3,81,607	5	72,558	-	-	16	4,54,165	2.51%	1.64%
RESPIRATORY	-	-	-	-	-	-	101	38,75,166	18	7,71,711	-	-	119	46,46,877	18.68%	16.77%
UROLOGY	1	99,652	-	-	-	-	66	30,65,824	14	6,82,996	-	-	81	38,48,472	12.72%	13.89%
OTHERS	-	-	-	-	-	-	60	26,12,183	14	5,42,801	-	-	74	31,54,984	11.62%	11.39%
REST OF THE AILMENTS	-	-	-	-	-	-	4	1,66,591	-	-	-	-	4	1,66,591	0.63%	0.60%
Total	1	99,652	-	-	-	-	508	2,22,35,623	128	53,74,233	-	-	637	2,77,09,508	100%	100%
Total%	0%	0%	-	-	-	-	80%	80%	20%	19%	-	-	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	21	16,76,606
MALABAR INSTITUTE OF	19	13,39,660
BELIEVERS CHURCH	17	10,40,875
LAKESHORE HOSPITAL &	16	9,50,690
ASTER MIMS KANNUR	13	9,09,905
KIMS (KERALA INSTITUTE OF	9	8,25,032
CARITAS HOSPITAL	18	7,65,090
ST. GREGORIOS MEDICAL	16	7,22,527
AMRITA INSTITUTE OF	6	6,08,719
LISIE HOSPITAL	6	6,03,603
S.K. HOSPITAL	6	5,83,412
TRAVANCORE MEDICAL	10	5,80,077
MEDICAL TRUST HOSPITAL	8	5,25,856
ASTER DM HEALTH CARE PVT	4	4,76,996
Confidential Document For Internal Use Only	1	4,69,206

9. Claims Approved - Cashless & Member Summary :

Type of claim	Events	Events%	Amt	Amt %
Cashless	518	81%	2,42,93,113	88%
Member	119	19%	34,16,395	12%
Total	637	100%	2,77,09,508	100%

10. Turn Around Time (TAT) :

Preauth Processing TAT:

TAT Band (.Hrs)	No.	%
0-1 hour	690	62.7%
1-2 hour	242	22.0%
2-3 hour	102	9.3%
Above 3 hours	66	6.0%
Total	1,100	100.0%

LDR to Decision date

Claim Process TAT :

TAT Band (Days)	No.	%
0-7	178	95%
8-15	6	3%
16-30	1	1%
31-45	1	1%
46-60	1	1%
61-90	1	1%
>90	0	0%
Total	188	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	65	36,92,619	0	0	65	36,92,619
Sep 2022	72	29,72,352	0	0	72	29,72,352
Oct 2022	90	40,12,468	0	0	90	40,12,468
Nov 2022	77	28,01,012	0	0	77	28,01,012
Dec 2022	85	38,27,323	0	0	85	38,27,323
Jan 2023	84	39,83,412	0	0	84	39,83,412
Feb 2023	56	20,17,524	0	0	56	20,17,524
Mar 2023	62	25,87,200	0	0	62	25,87,200
Apr 2023	43	17,09,633	0	0	43	17,09,633
May 2023	3	1,05,965	0	0	3	1,05,965
TOTAL	637	2,77,09,508	0	0	637	2,77,09,508

12.Payout Ratio

Claimed Amount	Settled Amount	Payout %
2,91,18,381	2,71,04,889	93%

13. POLICY DETAIL

Insurer Policy Number	Corporate Name	Total Premium	Pol Start Date	Pol End Date	Lives
73080034220500000003	ALA STATE CO-OP BANK I	3,89,94,636	02-08-2022	01-08-2023	3,776

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Report Prepared by: Qliksense report  
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