

Corporate Analysis Report

Policy Details:

Corporate Name: RAIL INFRASTRUCTURE DEVELOPMENT COMPANY KARNATAKA LTD
Insurer Policy Number: 'H1428909'
Policy Start Date: 09-Aug-2024
Policy End Date: 08-Aug-2025
Total Premium:(in Rs.) 5637981
Earned Premium:(in Rs.) 5035566
Lives Covered:(in Nos.) 487
Report Generated By: SUNITHA S
Report Generated Date: 01-Jul-2025 12:54

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1. Incurred Claims Ratio (ICR):

Claim Status	Cashless		Member		Total	
	Nos.	Amt. (in Rs.)	Nos.	Amt. (in Rs.)	Nos.	Amt. (in Rs.)
Reported	42	4246552	6	783739	48	5030291
Settled	33	2544175	4	438201	37	2982376
Rejected	5	402100	1	99432	6	501532
Cancelled	1	80000	0	0	1	80000
Awaiting Utr	0	0	0	0	0	0
Shortfall	1	376860	1	73310	2	450170
Approved	1	259063	0	0	1	259063
Underprocess	1	227771	0	89511	1	317282
Bills Pending	0	0	0	0	0	0
Recommended For Repudiation	0	0	0	0	0	0
Recommended For Approval	0	0	0	0	0	0
Outstanding Claims	3	863694	1	162821	4	1026515
Incurred(Os+Settled)	36	3407869	5	601022	41	4008891

ICR On EP*			79.6%
Incidence Rate			9.9%
Disposal Rate	93%	83%	92%
Cost per Claims(CPC)	82448	109550	85301

2. Hospitalisation Type Details:

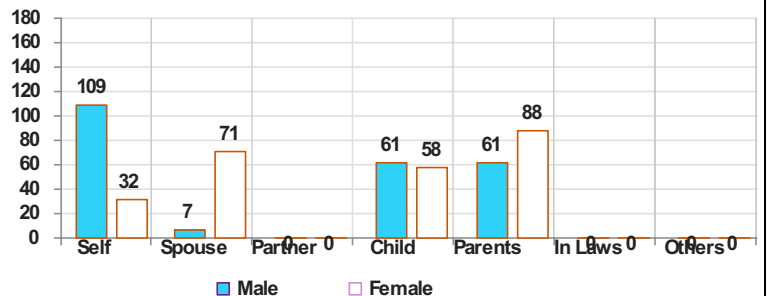
Claim Subtype	Cashless		Member	
	Nos.	Amt. (in Rs.)	Nos.	Amt. (in Rs.)
Claim Benefits	0	0	0	0
Daycare	16	575110	1	50000
Domiciliary	0	0	0	0
Health_Check_Up	0	0	0	0
Hospitalization	18	2228128	3	388201
Opd	0	0	0	0
Total	34	2803238	4	438201

*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)

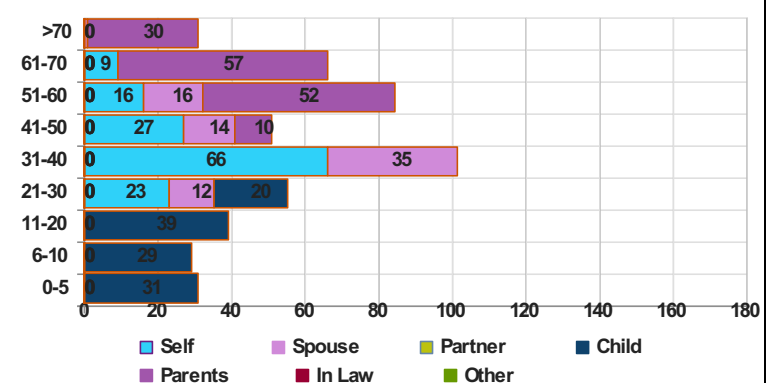
3. Member Details - Relationship & Gender wise :

Relation	Male	Female	Total	%
Self	109	32	141	28.95%
Spouse	7	71	78	16.02%
Partner	0	0	0	0.00%
Child	61	58	119	24.44%
Parents	61	88	149	30.60%
In Laws	0	0	0	0.00%
Others	0	0	0	0.00%
Total	238	249	487	100.00%
%	49%	51%	100%	



4. Member Details - Age Band & Relationship wise :

AgeBand	Self	Spouse	Partner	Child	Parents	In Law	Other	Total	%
0-5	0	0	0	31	0	0	0	31	6.37%
6-10	0	0	0	29	0	0	0	29	5.95%
11-20	0	0	0	39	0	0	0	39	8.01%
21-30	23	12	0	20	0	0	0	55	11.29%
31-40	66	35	0	0	0	0	0	101	20.74%
41-50	27	14	0	0	10	0	0	51	10.47%
51-60	16	16	0	0	52	0	0	84	17.25%
61-70	9	0	0	0	57	0	0	66	13.55%
>70	0	1	0	0	30	0	0	31	6.37%
Total	141	78	0	119	149	0	0	487	100.00%
%	29%	16%	0%	24%	31%	0%	0%	100%	



5. Claims Approved - Age Band & Relationship wise :

	Self		Spouse		Partner		Child		Parents		In Law		Other		Total		Total%	
Age Band	No.	Amt. (Rs.)	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	1	5200	0	0	0	0	0	0	1	5200	2.63%	0.16%
6-10	0	0	0	0	0	0	1	18610	0	0	0	0	0	0	1	18610	2.63%	0.57%
11-20	0	0	0	0	0	0	1	14240	0	0	0	0	0	0	1	14240	2.63%	0.44%
21-30	0	0	2	93300	0	0	0	0	0	0	0	0	0	0	2	93300	5.26%	2.88%
31-40	3	90332	1	19060	0	0	0	0	0	0	0	0	0	0	4	109392	10.53%	3.37%
41-50	0	0	0	0	0	0	0	0	1	90962	0	0	0	0	1	90962	2.63%	2.81%
51-60	4	381223	0	0	0	0	0	0	4	198846	0	0	0	0	8	580069	21.05%	17.90%
61-70	0	0	0	0	0	0	0	0	5	459998	0	0	0	0	5	459998	13.16%	14.19%
>70	0	0	0	0	0	0	0	0	15	1869668	0	0	0	0	15	1869668	39.47%	57.68%
Total	7	471555	3	112360	0	0	3	38050	25	2619474	0	0	0	0	38	3241439	100.00%	100.00%
%	18%	15%	8%	3%	0%	0%	8%	1%	66%	81%	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 :

	Self		Spouse		Partner		Child		Parents		In Law		Other		Total		Total%	
Amount Band	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No. %	Amt. %
00K-10K	0	0	0	0	0	0	1	5200	1	21829	0	0	0	0	2	27029	5.26%	0.83%
10K-20K	1	19000	1	19060	0	0	2	32850	0	13075	0	0	0	0	4	83985	10.53%	2.59%
20K-30K	1	44059	0	0	0	0	0	0	0	0	0	0	0	0	1	44059	2.63%	1.36%
30K-40K	4	131482	0	0	0	0	0	0	5	166527	0	0	0	0	9	298009	23.68%	9.19%
40K-50K	0	0	2	93300	0	0	0	0	9	406371	0	0	0	0	11	499671	28.95%	15.42%
50K-60K	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%	0%
60K-70K	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%	0%
70K-80K	0	0	0	0	0	0	0	0	3	222334	0	0	0	0	3	222334	7.89%	6.86%
80K-90K	0	0	0	0	0	0	0	0	1	88463	0	0	0	0	1	88463	2.63%	2.73%
90K-100K	0	0	0	0	0	0	0	0	1	97299	0	0	0	0	1	97299	2.63%	3.00%
>100K	1	277014	0	0	0	0	0	0	5	1603576	0	0	0	0	6	1880590	15.79%	58.02%
Total	7	471555	3	112360	0	0	3	38050	25	2619474	0	0	0	0	38	3241439	100.00%	100.00%
%	18%	15%	8%	3%	0%	0%	8%	1%	66%	81%	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 :

	Self		Spouse		Partner		Child		Parents		In Law		Other		Total		Total%	
Ailment Group	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No. %	Amt. %
NEOPLASM	0	0	0	0	0	0	0	0	9	1175034	0	0	0	0	9	1175034	23.68%	36.25%
CIRCULATORY	0	0	0	0	0	0	0	0	2	577402	0	0	0	0	2	577402	5.26%	17.81%
EYE	3	80400	0	0	0	0	0	0	8	320830	0	0	0	0	11	401230	28.95%	12.38%
ARTHROPATHIES	1	277014	0	0	0	0	0	0	0	0	0	0	0	0	1	277014	2.63%	8.55%
UROLOGY	0	0	0	0	0	0	0	0	2	224922	0	0	0	0	2	224922	5.26%	6.94%
RESPIRATORY	1	33004	0	0	0	0	2	32850	1	97299	0	0	0	0	4	163153	10.53%	5.03%
PREGNANCY	1	37078	2	93300	0	0	0	0	0	0	0	0	0	0	3	130378	7.89%	4.02%
DIGESTIVE	1	20250	0	0	0	0	0	0	1	90962	0	0	0	0	2	111212	5.26%	3.43%
NERVOUS	0	0	0	0	0	0	0	0	1	88463	0	0	0	0	1	88463	2.63%	2.73%
BLOOD DISEASES	0	0	1	19060	0	0	0	0	0	0	0	0	0	0	1	19060	2.63%	0.59%
PERINATAL PERIOD CONDITIONS	0	0	0	0	0	0	1	5200	0	0	0	0	0	0	1	5200	2.63%	0.16%
OTHERS	0	23809	0	0	0	0	0	0	1	44562	0	0	0	0	1	68371	2.63%	2.11%
Total	7	471555	3	112360	0	0	3	38050	25	2619474	0	0	0	0	38	3241439	100.00%	100.00%
%	18%	15%	8%	3%	0%	0%	8%	1%	66%	81%	0%	0%	0%	0%	100%	100%		

* Count is only for Approved Claims(Settled and Awaiting UTR (Cheque Pending)) .

8. Top 15 Cashless Hospital wise utilization :

Hospital_ID	Hospital_Name	No of Claims	Amount
HOS-BLR-21	M.S. RAMAIAH MEMORIAL HOSPITAL	12	931868
HOS-BLR-014453	APOLLO HOSPITAL (SHESHADRIPURAM)	3	430114
HOS-BLR-3845	FORTIS HEALTH MANAGEMENT LIMITED	1	318339
HOS-BLR-123428	MEDICOVER HOSPITALS A UNIT OF SAHRUDAYA HEALTHCARE PRIVATE LIMITED HOODI	1	277014
HOS-BLR-7380	NARAYANA HRUDAYALAYA SURGICAL HOSPITAL PVT. LTD.	1	259063
HOS-MUM-015014	APOLLO HOSPITAL ENTERPRISE LTD	1	227771
HOS-BLR-3	BANGALORE BAPTIST HOSPITAL	1	140001
HOS-BLR-26	NARAYANA NETHRALAYA	2	90642
HOS-BLR-282	K.M.C HOSPITAL(A UNIT OF MANIPAL HEALTH ENTERPRISES PRIVATE LIMITED)	1	88463
HOS-BLR-6469	BELAKU EYE HOSPITALS PVT LTD	4	80400
HOS-BLR-6026	DR.AGARWALS HEALTHCARE LTD.	2	77000
HOS-PAT-025241	JAY PRABHA MEDANTA SUPER SPECIALITY HOSPITAL	1	76000
HOS-CHE-265	SRI RAMACHANDRA HOSPITAL (SRMC)	1	74488
HOS-BLR-524	ST.JOHN'S MEDICAL COLLEGE HOSPITAL	1	71846
HOS-BLR-4099	SAMPRATHI EYE HOSPITAL AND SQUINT CENTRE	2	70000

9. Claims Approved - Cashless & Member Summary :

Type of claim	Events	Events%	Amount	Amount%
MEMBER	4	10.53%	438201	13.52%
CASHLESS	34	89.47%	2803238	86.48%
TOTAL	38	100.00%	3241439	100.00%

10. Turn Around Time (TAT) :

Preauth Processing TAT :

TAT Band	Nos.	%
0 - 30 Mins	43	51.19%
30 Mins - 1 Hrs	16	19.05%
1 - 2 Hrs	14	16.67%
2 - 3 Hrs	6	7.14%
3 - 4 Hrs	3	3.57%
4 - 6 Hrs	2	2.38%
6 - 7 Hrs	0	0%
7 - 12 Hrs	0	0%
12 - 24 Hrs	0	0%
Above 24 Hrs	0	0%
Total	84	100.00%

Note: Approved and Rejected transactions (all fresh and enhancements) have been shown – LDR to decision.

10. Turn Around Time (TAT) :

Claim Processing TAT :

TAT Band	Nos.	%
0-7	10	90.91%
8-15	0	0%
16-30	0	0%
31-45	1	9.09%
46-60	0	0%
61-90	0	0%
>90	0	0%
Total	11	100.00%

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 2024	3	327918	0	0	3	327918
Sep 2024	4	763264	0	0	4	763264
Oct 2024	5	147554	0	0	5	147554
Nov 2024	4	440245	0	0	4	440245
Dec 2024	5	383173	0	0	5	383173
Feb 2025	2	90906	0	0	2	90906
Mar 2025	4	144252	0	0	4	144252
Apr 2025	7	529023	0	0	7	529023
May 2025	4	415104	0	0	4	415104
TOTAL	38	3241439	0	0	38	3241439

12. Payout Ratio

Claimed Amount	Settled Amount	Payout %
3338224	2982376	89%

13. Policy Details

Policy Number	Corporate Name	Total Premium	Earned Premium	Policy Start Date	Policy End Date	Lives
H1428909	RAIL INFRASTRUCTURE DEVELOPMENT COMPANY KARNATAKA LTD	5637981	5035566	09-AUG-2024	08-AUG-2025	487

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