

Corporate Analysis Report

Policy Details:

Corporate Name: RAIL INFRASTRUCTURE DEVELOPMENT COMPANY KARNATAKA LTD  
Insurer Policy Number: 'H1209928'  
Policy Start Date: 13-May-2023  
Policy End Date: 12-May-2024  
Total Premium:(in Rs.) 3777919  
Earned Premium:(in Rs.) 3777919  
Lives Covered:(in Nos.) 434  
Report Generated By: KALPANA C  
Report Generated Date: 11-Jun-2024 14:14

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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	44	5162079	14	614339	58	5776418
Settled	34	3221557	12	472747	46	3694304
Rejected	8	1809950	1	8724	9	1818674
Cancelled	1	36000	0	0	1	36000
Awaiting Utr	0	0	0	0	0	0
Shortfall	0	0	1	24549	1	24549
Approved	1	44990	0	0	1	44990
Underprocess	0	0	0	0	0	0
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	1	44990	1	24549	2	69539
Incurred(Os+Settled)	35	3266547	13	497296	48	3763843

ICR On EP*			99.6%
Incidence Rate			13.4%
Disposal Rate	98%	93%	97%
Cost per Claims(CPC)	93330	39396	79559

2. Hospitalisation Type Details:

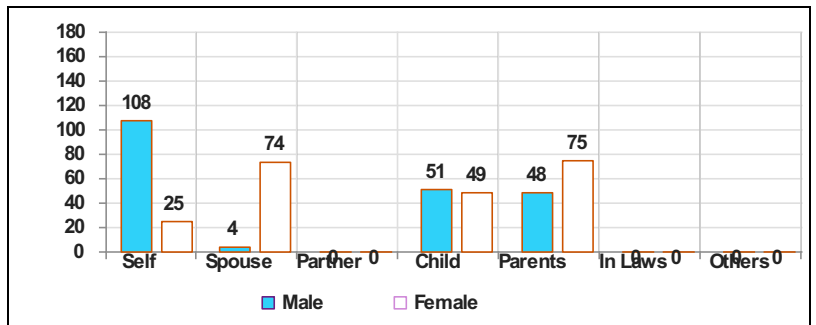
Claim Subtype	Cashless		Member	
	Nos.	Amt. (in Rs.)	Nos.	Amt. (in Rs.)
Claim Benefits	0	0	0	0
Daycare	11	419865	4	85487
Domiciliary	0	0	0	0
Health_Check_Up	0	0	0	0
Hospitalization	24	2846682	8	387260
Opd	0	0	0	0
Total	35	3266547	12	472747

\*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)

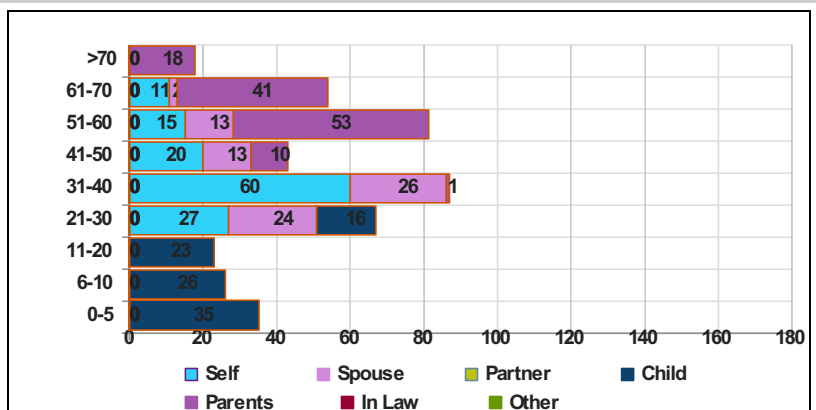
3. Member Details - Relationship & Gender wise :

Relation	Male	Female	Total	%
Self	108	25	133	30.65%
Spouse	4	74	78	17.97%
Partner	0	0	0	0.00%
Child	51	49	100	23.04%
Parents	48	75	123	28.34%
In Laws	0	0	0	0.00%
Others	0	0	0	0.00%
Total	211	223	434	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	35	0	0	0	35	8.06%
6-10	0	0	0	26	0	0	0	26	5.99%
11-20	0	0	0	23	0	0	0	23	5.30%
21-30	27	24	0	16	0	0	0	67	15.44%
31-40	60	26	0	0	1	0	0	87	20.05%
41-50	20	13	0	0	10	0	0	43	9.91%
51-60	15	13	0	0	53	0	0	81	18.66%
61-70	11	2	0	0	41	0	0	54	12.44%
>70	0	0	0	0	18	0	0	18	4.15%
Total	133	78	0	100	123	0	0	434	100.00%
%	31%	18%	0%	23%	28%	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	2	40921	0	0	0	0	0	0	2	40921	4.26%	1.09%
6-10	0	0	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	0%	0%
21-30	2	24230	4	174604	0	0	0	0	0	0	0	0	0	0	6	198834	12.77%	5.32%
31-40	3	125569	4	352380	0	0	0	0	0	0	0	0	0	0	7	477949	14.89%	12.78%
41-50	3	221313	1	55280	0	0	0	0	1	94080	0	0	0	0	5	370673	10.64%	9.91%
51-60	2	520447	0	0	0	0	0	0	8	322880	0	0	0	0	10	843327	21.28%	22.55%
61-70	0	0	0	0	0	0	0	0	16	1791636	0	0	0	0	16	1791636	34.04%	47.91%
>70	0	0	0	0	0	0	0	0	1	15954	0	0	0	0	1	15954	2.13%	0.43%
Total	10	891559	9	582264	0	0	2	40921	26	2224550	0	0	0	0	47	3739294	100.00%	100.00%
%	21%	24%	19%	16%	0%	0%	4%	1%	55%	59%	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	0	0	1	24220	0	0	0	0	1	24220	2.13%	0.65%
10K-20K	2	24230	0	16579	0	0	1	12421	5	145306	0	0	0	0	8	198536	17.02%	5.31%
20K-30K	2	43503	2	53420	0	0	1	28500	2	77204	0	0	0	0	7	202627	14.89%	5.42%
30K-40K	2	71444	0	0	0	0	0	0	4	134790	0	0	0	0	6	206234	12.77%	5.52%
40K-50K	1	49990	3	146184	0	0	0	0	7	366486	0	0	0	0	11	562660	23.40%	15.05%
50K-60K	0	0	1	55280	0	0	0	0	0	0	0	0	0	0	1	55280	2.13%	1.48%
60K-70K	1	66000	0	0	0	0	0	0	0	0	0	0	0	0	1	66000	2.13%	1.77%
70K-80K	0	0	1	73428	0	0	0	0	0	0	0	0	0	0	1	73428	2.13%	1.96%
80K-90K	0	0	1	85258	0	0	0	0	1	89910	0	0	0	0	2	175168	4.26%	4.68%
90K-100K	0	0	0	0	0	0	0	0	1	94080	0	0	0	0	1	94080	2.13%	2.52%
>100K	2	636392	1	152115	0	0	0	0	5	1292554	0	0	0	0	8	2081061	17.02%	55.65%
Total	10	891559	9	582264	0	0	2	40921	26	2224550	0	0	0	0	47	3739294	100.00%	100.00%
%	21%	24%	19%	16%	0%	0%	4%	1%	55%	59%	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. %
UROLOGY	3	553163	2	145287	0	0	0	0	0	1	94080	0	0	0	6	792530	12.77%	21.19%
SKIN	0	0	0	0	0	0	0	0	0	2	554803	0	0	0	2	554803	4.26%	14.84%
DIGESTIVE	1	138000	1	152115	0	0	0	0	1	216341	0	0	0	0	3	506456	6.38%	13.54%
EYE	1	22055	0	0	0	0	0	0	0	13	470254	0	0	0	14	492309	29.79%	13.17%
NEOPLASM	0	0	0	0	0	0	0	0	0	1	384549	0	0	0	1	384549	2.13%	10.28%
ARTHROPATHIES	0	0	0	0	0	0	0	0	0	1	232429	0	0	0	1	232429	2.13%	6.22%
PREGNANCY	2	24230	5	199604	0	0	0	0	0	0	0	0	0	0	7	223834	14.89%	5.99%
CIRCULATORY	1	66000	0	0	0	0	0	0	0	2	148655	0	0	0	3	214655	6.38%	5.74%
ABNORMAL CLINICAL AND LABORATORY FINDINGS	1	49990	0	0	0	0	0	1	12421	1	39517	0	0	0	3	101928	6.38%	2.73%
NERVOUS	0	0	1	85258	0	0	0	0	0	0	0	0	0	0	1	85258	2.13%	2.28%
RESPIRATORY	1	38121	0	0	0	0	0	0	0	0	0	0	0	0	1	38121	2.13%	1.02%
PERINATAL PERIOD CONDITIONS	0	0	0	0	0	0	0	1	28500	0	0	0	0	0	1	28500	2.13%	0.76%
ENDOCRINE	0	0	0	0	0	0	0	0	1	15954	0	0	0	0	1	15954	2.13%	0.43%
EAR	0	0	0	0	0	0	0	0	0	1	13358	0	0	0	1	13358	2.13%	0.36%
INFECTIOUS	0	0	0	0	0	0	0	0	0	1	9620	0	0	0	1	9620	2.13%	0.26%
OTHERS	0	0	0	0	0	0	0	0	0	1	44990	0	0	0	1	44990	2.13%	1.20%
Total	10	891559	9	582264	0	0	2	40921	26	2224550	0	0	0	0	47	3739294	100.00%	100.00%
%	21%	24%	19%	16%	0%	0%	4%	1%	55%	59%	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-DEL-87	SIR GANGA RAM HOSPITAL	2	336928
HOS-BLR-26	NARAYANA NETHRALAYA	4	122490
HOS-CHE-1786	APOLLO KH HOSPITAL	1	89910
HOS-BLR-013671	SPARSH SUPER SPECIALITY HOSPITAL	1	66000
HOS-BLR-4885	MANIPAL HOSPITAL-YESHWANTHPUR	5	723197
HOS-BLR-5097	DR. MALATHI MANIPAL HOSPITAL	1	152115
HOS-BLR-27	PRABHA EYE CLINIC & RESEARCH CENTRE	2	93875
HOS-BLR-3872	HEALTH SECURE HOSPITAL CARE & SOLUTIONS PVT.LTD	2	78500
HOS-BLR-3586	FORTIS HOSPITALS LTD	1	498392
HOS-BLR-3798	APOLLO HOSPITALS	1	138000
HOS-BLR-6026	DR.AGARWALS HEALTHCARE LTD.	2	90000
HOS-BLR-5710	VASAN HEALTHCARE PVT LTD	3	67500
HOS-BLR-7676	TRILIFE HOSPITAL	2	232429
HOS-BLR-3874	SUGUNA HOSPITAL	1	94080
HOS-CHE-265	SRI RAMACHANDRA HOSPITAL (SRMC)	1	85258

9. Claims Approved - Cashless & Member Summary :

Type of claim	Events	Events%	Amount	Amount%
MEMBER	12	25.53%	472747	12.64%
CASHLESS	35	74.47%	3266547	87.36%
TOTAL	47	100.00%	3739294	100.00%

10. Turn Around Time (TAT) :

Preauth Processing TAT :

TAT Band	Nos.	%
0 - 30 Mins	30	37.04%
30 Mins - 1 Hrs	14	17.28%
1 - 2 Hrs	17	20.99%
2 - 3 Hrs	13	16.05%
3 - 4 Hrs	6	7.41%
4 - 6 Hrs	0	0%
6 - 7 Hrs	1	1.23%
7 - 12 Hrs	0	0%
12 - 24 Hrs	0	0%
Above 24 Hrs	0	0%
Total	81	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	21	91.30%
8-15	1	4.35%
16-30	1	4.35%
31-45	0	0%
46-60	0	0%
61-90	0	0%
>90	0	0%
Total	23	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
May 2023	3	344147	0	0	3	344147
Jun 2023	7	533649	0	0	7	533649
Jul 2023	3	550892	0	0	3	550892
Aug 2023	4	745750	0	0	4	745750
Sep 2023	3	133627	0	0	3	133627
Oct 2023	2	135258	0	0	2	135258
Nov 2023	2	104121	0	0	2	104121
Dec 2023	7	443428	0	0	7	443428
Jan 2024	7	301409	0	0	7	301409
Feb 2024	4	132933	0	0	4	132933
Mar 2024	3	69230	0	0	3	69230
Apr 2024	1	12421	0	0	1	12421
May 2024	1	232429	0	0	1	232429
TOTAL	47	3739294	0	0	47	3739294

12. Payout Ratio

Claimed Amount	Settled Amount	Payout %
3852195	3694304	96%

13. Policy Details

Policy Number	Corporate Name	Total Premium	Earned Premium	Policy Start Date	Policy End Date	Lives
H1209928	RAIL INFRASTRUCTURE DEVELOPMENT COMPANY KARNATAKA LTD	3777919	3777919	13-MAY-2023	12-MAY-2024	434

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