

Corporate Analysis Report

Policy Details:

Corporate Name:	YR GAITONDE MEDICAL EDUCATIONAL & RESEARCH FOUNDATION
Insurer Policy Number:	712700/34/20/04/00000006
Policy Start Date:	20-May-20
Policy End Date:	19-May-21
Total Premium : (in Rs.)	15,97,264
Earned Premium : (in Rs.)	15,97,264
Lives Covered: (in Nos.)	1,096
Report Generated Date:	09-May-23

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1. Incurred Claims Ratio (ICR):

Claim Status	Cashless		Member		Total	
	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No.	Amt. (Rs.)
Reported	3	77,219	20	21,84,855	23	22,62,074
Settled	3	72,098	18	10,13,474	21	10,85,572
Rejected	-	-	2	57,987	2	57,987
Cancelled	-	-	-	-	0	0
Awaiting UTR	-	-	-	-	0	0
Shortfall	-	-	-	-	0	0
Approved	-	-	-	-	0	0
Under Process	-	-	-	-	0	0
Bills Pending	-	-	-	-	0	0
Recommended For Repudiation	-	-	-	-	0	0
Recommended For Approval	-	-	-	-	0	0
Outstanding Claims	-	-	-	-	0	0
Incurred(OS+Settled)	3	72,098	18	10,13,474	21	10,85,572
ICR On EP*		-		-		68.0%
Incidence Rate		-		-		2.1%
Disposal Rate		100.0%		100.0%		100.0%
Cost per Claims(CPC)		24,033		56,304		5,16,93.9

2. Hospitalisation Type Details

CLAIM SUBTYPE	Cashless		Member	
	No.	Amt. (Rs.)	No.	Amt. (Rs.)
Claim benefits	0	0	0	0
Daycare	1	23,000	3	71,469
Domiciliary	0	0	0	0
Health Check up	0	0	0	0
Hospitalization	2	49,098	15	9,42,005
OPD	0	0	0	0
Total	3	72,098	18	10,13,474

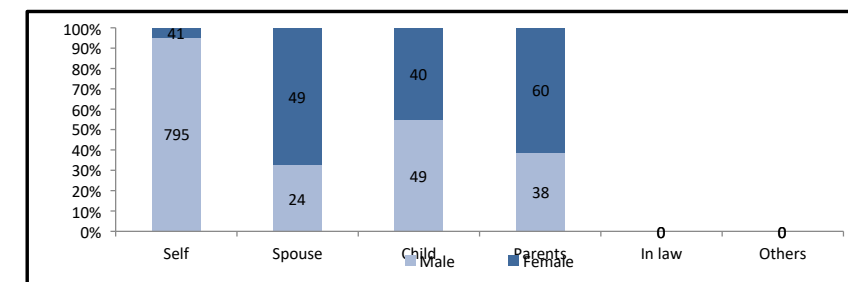
*Considering Only Settled ,Approved and UTR Awaiting (Cheque Pending)

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)

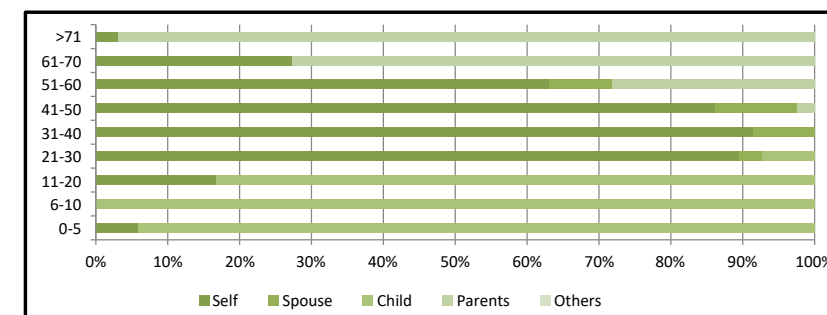
3. Member Details - Relationship & Gender wise :

Relation	Male	Female	Total	%
Self	795	41	836	76.28%
Spouse	24	49	73	6.66%
Child	49	40	89	8.12%
Parents	38	60	98	8.94%
In law	0	0	0	0.00%
Others	0	0	0	0.00%
Total	906	190	1,096	100.00%
%	83%	17.34%	100.00%	



4. Member Details - Age Band & Relationship wise :

Age Band	Self	Spouse	Child	Parents	In law	Others	Total	%
0-5	1	0	16	0	0	0	17	1.55%
6-10	0	0	18	0	0	0	18	1.64%
11-20	7	0	35	0	0	0	42	3.83%
21-30	246	9	20	0	0	0	275	25.09%
31-40	291	27	0	0	0	0	318	29.01%
41-50	213	28	0	6	0	0	247	22.54%
51-60	65	9	0	29	0	0	103	9.40%
61-70	12	0	0	32	0	0	44	4.01%
>71	1	0	0	31	0	0	32	2.92%
Total	836	73	89	98	0	0	1,096	100.00%
%	76%	7%	8%	9%	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	1	75,060	0	0	0	0	0	0	1	75,060	5%	7%
21-30	0	0	1	37,020	1	1,55,001	0	0	0	0	0	0	2	1,92,021	10%	18%
31-40	1	1,35,383	1	25,098	0	0	0	0	0	0	0	0	2	1,60,481	10%	15%
41-50	5	1,67,002	1	73,335	0	0	1	58,397	0	0	0	0	7	2,98,734	33%	28%
51-60	3	1,22,522	1	24,000	0	0	2	73,184	0	0	0	0	6	2,19,706	29%	20%
61-70	0	0	0	0	0	0	2	47,000	0	0	0	0	2	47,000	10%	4%
>71	0	0	0	0	0	0	1	92,570	0	0	0	0	1	92,570	5%	9%
Total	9	4,24,907	4	1,59,453	2	2,30,061	6	2,71,151	0	0	0	0	21	10,85,572	100%	100%
Total%	43%	39%	19%	15%	10%	21%	29%	25%	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 :

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	14,558	0	0	0	0	0	0	0	0	0	0	0	14,558	0%	1%
10K-20K	3	56,911	0	0	0	0	0	0	0	0	0	0	3	56,911	14%	5%
20K-30K	0	0	2	49,098	0	0	2	47,000	0	0	0	0	4	96,098	19%	9%
30K-40K	1	30,234	1	37,020	0	0	2	73,184	0	0	0	0	4	1,40,438	19%	13%
40K-50K	4	1,87,821	0	0	0	0	0	0	0	0	0	0	4	1,87,821	19%	17%
50K-60K	0	0	0	0	0	0	1	58,397	0	0	0	0	1	58,397	5%	5%
60K-70K	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%	0%
70K-80K	0	0	1	73,335	1	75,060	0	0	0	0	0	0	2	1,48,395	10%	14%
80K-90K	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%	0%
90K-100K	0	0	0	0	0	0	1	92,570	0	0	0	0	1	92,570	5%	9%
>100K	1	1,35,383	0	0	1	1,55,001	0	0	0	0	0	0	2	2,90,384	10%	27%
Total	9	4,24,907	4	1,59,453	2	2,30,061	6	2,71,151	0	0	0	0	21	10,85,572	100%	100%
Total%	43%	39%	19%	15%	10%	21%	29%	25%	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 :

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. %
ADIODTHERAPY / CHEMOTHERAPY	3	71,469	-	-	-	-	-	-	-	-	-	-	3	71,469	14.29%	6.58%
ENDOCRINE	-	-	1	73,335	-	-	-	-	-	-	-	-	1	73,335	4.76%	6.76%
CLINICAL FINDINGS	1	42,288	-	-	-	-	-	-	-	-	-	-	1	42,288	4.76%	3.90%
INFECTIOUS	1	30,234	-	-	1	75,060	-	-	-	-	-	-	2	1,05,294	9.52%	9.70%
NEOPLASM	-	-	-	-	-	-	1	58,397	-	-	-	-	1	58,397	4.76%	5.38%
PREGNANCY	1	50,000	-	-	-	-	-	-	-	-	-	-	1	50,000	4.76%	4.61%
UROLOGY	1	47,219	1	25,098	-	-	-	-	-	-	-	-	2	72,317	9.52%	6.66%
DIGESTIVE	1	1,35,383	1	37,020	-	-	-	-	-	-	-	-	2	1,72,403	9.52%	15.88%
EYE	-	-	1	24,000	-	-	1	24,000	-	-	-	-	2	48,000	9.52%	4.42%
INJURY	-	-	-	-	1	1,55,001	-	-	-	-	-	-	1	1,55,001	4.76%	14.28%
OTHERS	1	48,314	-	-	-	-	4	1,88,754	-	-	-	-	5	2,37,068	23.81%	21.84%
Total	9	4,24,907	4	1,59,453	2	2,30,061	6	2,71,151	-	-	-	-	21	10,85,572	100%	100%
Total%	43%	39%	19%	15%	10%	21%	29%	25%	-	-	-	-	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
ARAVIND EYE HOSPITAL	2	47,000
KHM HOSPITAL	1	28,219

9. Claims Approved - Cashless & Member Summary :

Type of claim	Events	Events%	Amt	Amt %
Cashless	3	14%	72,098	7%
Member	18	86%	10,13,474	93%
Total	21	100%	10,85,572	100%

10. Turn Around Time (TAT) :

Preauth Processing TAT:

TAT Band (.Hrs)	No.	%
0-1 hour	2	100.0%
1-2 hour	0	0.0%
2-3 hour	0	0.0%
Above 3 hours	0	0.0%
Total	2	100.0%

LDR to Decision date

Claim Process TAT :

TAT Band (Days)	No.	%
0-7	18	78%
8-15	2	9%
16-30	0	0%
31-45	1	4%
46-60	2	9%
61-90	0	0%
>90	0	0%
Total	23	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
May 2020	1	19,687	0	0	1	19,687
Jun 2020	1	19,621	0	0	1	19,621
Jul 2020	1	32,161	0	0	1	32,161
Aug 2020	2	1,23,335	0	0	2	1,23,335
Sep 2020	1	1,35,383	0	0	1	1,35,383
Oct 2020	1	24,000	0	0	1	24,000
Nov 2020	1	23,000	0	0	1	23,000
Dec 2020	1	37,020	0	0	1	37,020
Jan 2021	4	1,88,567	0	0	4	1,88,567
Feb 2021	1	58,397	0	0	1	58,397
Mar 2021	1	30,234	0	0	1	30,234
Apr 2021	5	3,45,853	0	0	5	3,45,853
May 2021	1	48,314	0	0	1	48,314
TOTAL	21	10,85,572	0	0	21	10,85,572

12. Payout Ratio

Claimed Amount	Settled Amount	Payout %
22,06,085	10,85,572	49%

13. POLICY DETAIL

Insurer Policy Number	Corporate Name	Total Premium	Pol Start Date	Pol End Date	Lives
712700/34/20/04/00000006	CAL EDUCATIONAL & RESI	15,97,264	20-05-2020	19-05-2021	1,096

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Report Prepared by: QlikSense report
Date: 09-05-2023 4:03 PM

Corporate Analysis Report

Policy Details:

Corporate Name:	YR GAITONDE MEDICAL EDUCATIONAL & RESEARCH FOUNDATION
Insurer Policy Number:	71270034220400000006
Policy Start Date:	20-May-22
Policy End Date:	19-May-23
Total Premium : (in Rs.)	41,30,000
Earned Premium : (in Rs.)	40,05,534
Lives Covered: (in Nos.)	1,557
Report Generated Date:	09-May-23

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1. Incurred Claims Ratio (ICR):

Claim Status	Cashless		Member		Total	
	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No.	Amt. (Rs.)
Reported	24	23,65,296	30	22,65,305	54	46,30,601
Settled	21	19,83,947	23	14,77,612	44	34,61,559
Rejected	-	-	3	86,315	3	86,315
Cancelled	2	80,000	-	-	2	80,000
Awaiting UTR	-	-	-	-	0	0
Shortfall	-	-	1	8,675	1	8,675
Approved	-	-	2	1,65,967	2	1,65,967
Under Process	1	2,73,217	-	-	1	2,73,217
Bills Pending	-	-	-	-	0	0
Recommended For Repudiation	-	-	1	15,000	1	15,000
Recommended For Approval	-	-	-	-	0	0
Outstanding Claims	1	2,73,217	4	1,74,642	5	4,47,859
Incurred(OS+Settled)	22	22,57,164	27	16,52,254	49	39,09,418
ICR On EP*		-		-		97.6%
Incidence Rate		-		-		3.5%
Disposal Rate		95.8%		86.7%		90.7%
Cost per Claims(CPC)		94,474		65,743		7,88,59.3

2. Hospitalisation Type Details

CLAIM SUBTYPE	Cashless		Member	
	No.	Amt. (Rs.)	No.	Amt. (Rs.)
Claim benefits	0	0	0	0
Daycare	0	0	5	2,24,059
Domiciliary	0	0	0	0
Health Check up	0	0	0	0
Hospitalization	21	19,83,947	20	14,19,520
OPD	0	0	0	0
Total	21	19,83,947	25	16,43,579

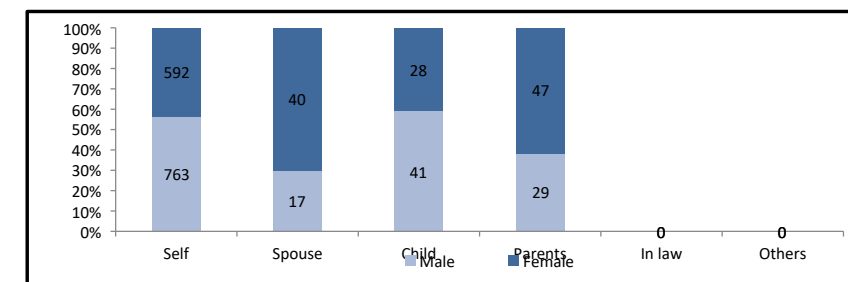
*Considering Only Settled ,Approved and UTR Awaiting (Cheque Pending)

Notes:

ICR = (Settled Amt + Outstanding Amt) / Annual Premium
 ICR on EP* = (Settled Amt + Outstanding Amt) / Earned Premium
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 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)

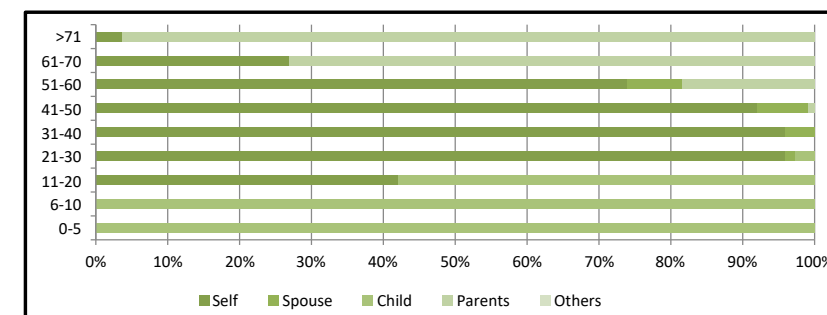
3. Member Details - Relationship & Gender wise :

Relation	Male	Female	Total	%
Self	763	592	1,355	87.03%
Spouse	17	40	57	3.66%
Child	41	28	69	4.43%
Parents	29	47	76	4.88%
In law	0	0	0	0.00%
Others	0	0	0	0.00%
Total	850	707	1,557	100.00%
%	55%	45.41%	100.00%	



4. Member Details - Age Band & Relationship wise :

Age Band	Self	Spouse	Child	Parents	In law	Others	Total	%
0-5	0	0	14	0	0	0	14	0.90%
6-10	0	0	12	0	0	0	12	0.77%
11-20	21	0	29	0	0	0	50	3.21%
21-30	484	7	14	0	0	0	505	32.43%
31-40	483	21	0	0	0	0	504	32.37%
41-50	287	22	0	3	0	0	312	20.04%
51-60	68	7	0	17	0	0	92	5.91%
61-70	11	0	0	30	0	0	41	2.63%
>71	1	0	0	26	0	0	27	1.73%
Total	1,355	57	69	76	0	0	1,557	100.00%
%	87%	4%	4%	5%	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	2	3,95,106	0	0	0	0	0	0	2	3,95,106	4%	11%
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	9	7,83,582	1	50,000	0	0	0	0	0	0	0	0	10	8,33,582	22%	23%
31-40	8	3,72,410	3	2,07,649	0	0	0	0	0	0	0	0	11	5,80,059	24%	16%
41-50	9	6,40,828	0	0	0	0	0	0	0	0	0	0	9	6,40,828	20%	18%
51-60	5	2,95,457	1	81,900	0	0	2	3,40,126	0	0	0	0	8	7,17,483	17%	20%
61-70	0	0	0	0	0	0	4	96,000	0	0	0	0	4	96,000	9%	3%
>71	0	0	0	0	0	0	2	3,64,468	0	0	0	0	2	3,64,468	4%	10%
Total	31	20,92,277	5	3,39,549	2	3,95,106	8	8,00,594	0	0	0	0	46	36,27,526	100%	100%
Total%	67%	58%	11%	9%	4%	11%	17%	22%	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 :

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	1	7,721	0	0	0	0	0	0	0	0	0	0	1	7,721	2%	0%
10K-20K	1	31,199	0	0	0	0	0	0	0	0	0	0	1	31,199	2%	1%
20K-30K	7	1,76,348	0	0	0	0	4	96,000	0	0	0	0	11	2,72,348	24%	8%
30K-40K	4	2,20,857	0	0	1	33,655	0	0	0	0	0	0	5	2,54,512	11%	7%
40K-50K	7	3,26,813	2	95,415	0	0	0	0	0	0	0	0	9	4,22,228	20%	12%
50K-60K	4	2,25,236	0	0	0	0	1	56,319	0	0	0	0	5	2,81,555	11%	8%
60K-70K	2	1,99,006	1	65,799	0	0	1	63,500	0	0	0	0	4	3,28,305	9%	9%
70K-80K	2	1,54,500	0	0	0	0	0	0	0	0	0	0	2	1,54,500	4%	4%
80K-90K	0	0	1	81,900	0	0	0	0	0	0	0	0	1	81,900	2%	2%
90K-100K	0	0	1	96,435	0	0	0	0	0	0	0	0	1	96,435	2%	3%
>100K	3	7,50,597	0	0	1	3,61,451	2	5,84,775	0	0	0	0	6	16,96,823	13%	47%
Total	31	20,92,277	5	3,39,549	2	3,95,106	8	8,00,594	0	0	0	0	46	36,27,526	100%	100%
Total%	67%	58%	11%	9%	4%	11%	17%	22%	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 :

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. %
ALFORMATIONS/DEFORMATION	1	59,904	-	-	-	-	-	-	-	-	-	-	1	59,904	2.17%	1.65%
ARTHROPATHIES	1	2,44,815	-	-	-	-	-	-	-	-	-	-	1	2,44,815	2.17%	6.75%
SKIN	1	71,205	-	-	-	-	-	-	-	-	-	-	1	71,205	2.17%	1.96%
NERVOUS	2	1,10,543	-	-	-	-	-	-	-	-	-	-	2	1,10,543	4.35%	3.05%
CIRCULATORY	1	78,050	-	-	-	-	-	-	-	-	-	-	1	78,050	2.17%	2.15%
CLINICAL FINDINGS	2	91,505	-	-	1	3,61,451	1	3,08,149	-	-	-	-	4	7,61,105	8.70%	20.98%
ENDOCRINE	1	3,00,000	-	-	-	-	-	-	-	-	-	-	1	3,00,000	2.17%	8.27%
INFECTIOUS	1	61,544	-	-	-	-	-	-	-	-	-	-	1	61,544	2.17%	1.70%
NEOPLASM	1	40,481	-	-	-	-	1	2,76,626	-	-	-	-	2	3,17,107	4.35%	8.74%
PREGNANCY	6	2,36,905	3	1,61,214	-	-	-	-	-	-	-	-	9	3,98,119	19.57%	10.97%
RESPIRATORY	-	-	-	-	-	-	1	56,319	-	-	-	-	1	56,319	2.17%	1.55%
UROLOGY	1	50,100	1	96,435	-	-	-	-	-	-	-	-	2	1,46,535	4.35%	4.04%
DIGESTIVE	4	4,09,528	1	81,900	-	-	1	63,500	-	-	-	-	6	5,54,928	13.04%	15.30%
EYE	4	1,30,597	-	-	-	-	2	48,000	-	-	-	-	6	1,78,597	13.04%	4.92%
OTHERS	4	1,68,960	-	-	-	-	2	48,000	-	-	-	-	6	2,16,960	13.04%	5.98%
REST OF THE AILMENTS	1	38,140	-	-	1	33,655	-	-	-	-	-	-	2	71,795	4.35%	1.98%
Total	31	20,92,277	5	3,39,549	2	3,95,106	8	8,00,594	-	-	-	-	46	36,27,526	100%	100%
Total%	67%	58%	11%	9%	4%	11%	17%	22%	-	-	-	-	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
THE VOLUNTARY HEALTH	3	3,78,503
MEHTA MULTISPECIALITY	1	3,61,451
PARVATHY ORTHO HOSPITAL	1	3,17,814
LASER AND LAPAROSCOPIC	1	2,73,217
AM PM 24 HRS HOSPITAL	1	2,44,815
C.C.SHROFF MEMORIAL	2	1,06,943
PRIME INDIAN HOSPITALS	1	81,900
THE DECCAN HOSPITALS (A	1	78,050
PULSE SUPERSPECIALITY	1	76,450
GLOBAL HEALTH CITY	1	68,000
PRASHANTH SUPER	1	65,799
MGM HEALTH CARE PVT LTD	1	63,500
UMA EYE CLINIC	2	58,000
ARAVIND EYE HOSPITAL	2	48,000
Confidential Document For Internal Use Only		25,500

9. Claims Approved - Cashless & Member Summary :

Type of claim	Events	Events%	Amt	Amt %
Cashless	21	46%	19,83,947	55%
Member	25	54%	16,43,579	45%
Total	46	100%	36,27,526	100%

10. Turn Around Time (TAT) :

Preauth Processing TAT:

TAT Band (Hrs)	No.	%
0-1 hour	19	47.5%
1-2 hour	13	32.5%
2-3 hour	2	5.0%
Above 3 hours	6	15.0%
Total	40	100.0%

LDR to Decision date

Claim Process TAT :

TAT Band (Days)	No.	%
0-7	27	82%
8-15	1	3%
16-30	3	9%
31-45	0	0%
46-60	1	3%
61-90	0	0%
>90	1	3%
Total	33	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
May 2022	2	1,09,904	0	0	2	1,09,904
Jun 2022	4	3,31,832	0	0	4	3,31,832
Jul 2022	3	1,12,640	0	0	3	1,12,640
Aug 2022	8	5,97,919	0	0	8	5,97,919
Sep 2022	3	4,77,250	0	0	3	4,77,250
Oct 2022	7	7,76,750	0	0	7	7,76,750
Nov 2022	2	95,205	0	0	2	95,205
Dec 2022	6	4,53,905	0	0	6	4,53,905
Jan 2023	5	3,07,345	0	0	5	3,07,345
Feb 2023	3	1,18,695	0	0	3	1,18,695
Mar 2023	2	1,64,181	0	0	2	1,64,181
Apr 2023	1	81,900	0	0	1	81,900
TOTAL	46	36,27,526	0	0	46	36,27,526

12.Payout Ratio

Claimed Amount	Settled Amount	Payout %
38,83,491	34,61,559	89%

13. POLICY DETAIL

Insurer Policy Number	Corporate Name	Total Premium	Pol Start Date	Pol End Date	Lives
71270034220400000006	CAL EDUCATIONAL & RESH	41,30,000	20-05-2022	19-05-2023	1,557

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Report Prepared by: QlikSense report
Date: 09-05-2023 11:09 AM

Corporate Analysis Report

Policy Details:

Corporate Name:	YR GAITONDE MEDICAL EDUCATIONAL & RESEARCH FOUNDATION
Insurer Policy Number:	71270034210400000008
Policy Start Date:	20-May-21
Policy End Date:	19-May-22
Total Premium : (in Rs.)	21,63,336
Earned Premium : (in Rs.)	21,63,336
Lives Covered: (in Nos.)	1,800
Report Generated Date:	09-May-23

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1. Incurred Claims Ratio (ICR):

Claim Status	Cashless		Member		Total	
	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No.	Amt. (Rs.)
Reported	15	19,70,150	37	24,08,366	52	43,78,516
Settled	14	19,59,949	31	16,73,598	45	36,33,547
Rejected	-	-	6	3,50,770	6	3,50,770
Cancelled	1	10,001	-	-	1	10,001
Awaiting UTR	-	-	-	-	0	0
Shortfall	-	-	-	-	0	0
Approved	-	-	-	-	0	0
Under Process	-	-	-	-	0	0
Bills Pending	-	-	-	-	0	0
Recommended For Repudiation	-	-	-	-	0	0
Recommended For Approval	-	-	-	-	0	0
Outstanding Claims	-	-	-	-	0	0
Incurred(OS+Settled)	14	19,59,949	31	16,73,598	45	36,33,547
ICR On EP*		-		-		168.0%
Incidence Rate		-		-		2.9%
Disposal Rate		100.0%		100.0%		100.0%
Cost per Claims(CPC)		139,996		53,987		8,07,45.5

2. Hospitalisation Type Details

CLAIM SUBTYPE	Cashless		Member	
	No.	Amt. (Rs.)	No.	Amt. (Rs.)
Claim benefits	0	0	0	0
Daycare	0	0	2	1,41,378
Domiciliary	0	0	0	0
Health Check up	0	0	0	0
Hospitalization	14	19,59,949	29	15,32,220
OPD	0	0	0	0
Total	14	19,59,949	31	16,73,598

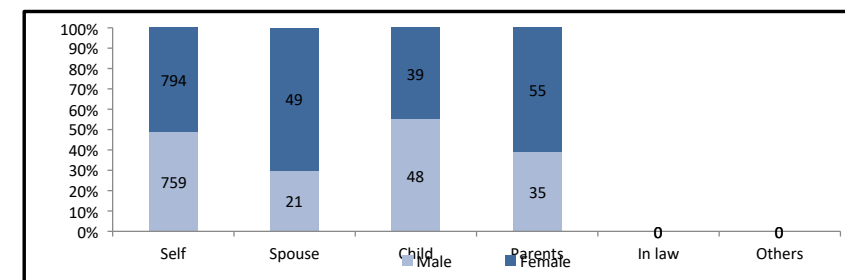
*Considering Only Settled ,Approved and UTR Awaiting (Cheque Pending)

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)

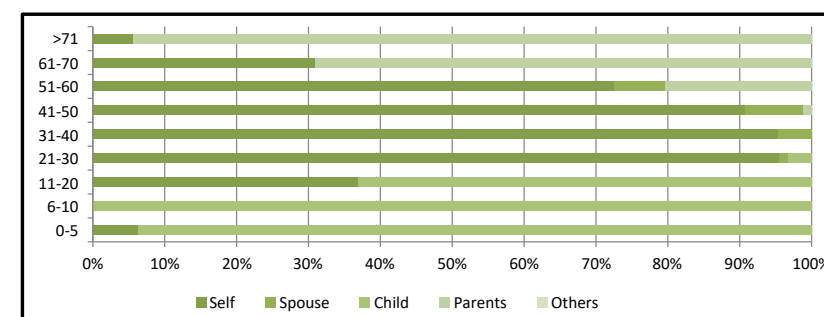
3. Member Details - Relationship & Gender wise :

Relation	Male	Female	Total	%
Self	759	794	1,553	86.28%
Spouse	21	49	70	3.89%
Child	48	39	87	4.83%
Parents	35	55	90	5.00%
In law	0	0	0	0.00%
Others	0	0	0	0.00%
Total	863	937	1,800	100.00%
%	48%	52.06%	100.00%	



4. Member Details - Age Band & Relationship wise :

Age Band	Self	Spouse	Child	Parents	In law	Others	Total	%
0-5	1	0	15	0	0	0	16	0.89%
6-10	0	0	16	0	0	0	16	0.89%
11-20	21	0	36	0	0	0	57	3.17%
21-30	573	7	20	0	0	0	600	33.33%
31-40	545	27	0	0	0	0	572	31.78%
41-50	316	28	0	4	0	0	348	19.33%
51-60	82	8	0	23	0	0	113	6.28%
61-70	13	0	0	29	0	0	42	2.33%
>71	2	0	0	34	0	0	36	2.00%
Total	1,553	70	87	90	0	0	1,800	100.00%
%	86%	4%	5%	5%	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. %
0-5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%	0%
6-10	0	0	0	0	1	25,300	0	0	0	0	0	0	1	25,300	2%	1%
11-20	0	0	0	0	1	29,148	0	0	0	0	0	0	1	29,148	2%	1%
21-30	9	3,08,275	0	0	0	0	0	0	0	0	0	0	9	3,08,275	20%	8%
31-40	13	8,19,132	1	45,147	0	0	0	0	0	0	0	0	14	8,64,279	31%	24%
41-50	5	4,30,667	0	0	0	0	0	0	0	0	0	0	5	4,30,667	11%	12%
51-60	4	2,07,106	4	8,51,308	0	0	1	2,28,187	0	0	0	0	9	12,86,601	20%	35%
61-70	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%	0%
>71	0	0	0	0	0	0	6	6,89,277	0	0	0	0	6	6,89,277	13%	19%
Total	31	17,65,180	5	8,96,455	2	54,448	7	9,17,464	0	0	0	0	45	36,33,547	100%	100%
Total%	69%	49%	11%	25%	4%	1%	16%	25%	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 :

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. %
0-10K	1	15,338	0	0	0	0	0	7,263	0	0	0	0	1	22,601	2%	1%
10K-20K	5	74,683	0	0	0	0	1	13,637	0	0	0	0	6	88,320	13%	2%
20K-30K	3	1,06,773	0	0	2	54,448	2	48,000	0	0	0	0	7	2,09,221	16%	6%
30K-40K	4	1,48,349	0	0	0	0	0	0	0	0	0	0	4	1,48,349	9%	4%
40K-50K	8	3,63,744	1	45,147	0	0	0	0	0	0	0	0	9	4,08,891	20%	11%
50K-60K	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%	0%
60K-70K	1	1,27,770	0	0	0	0	1	69,583	0	0	0	0	2	1,97,353	4%	5%
70K-80K	4	2,97,222	0	0	0	0	0	0	0	0	0	0	4	2,97,222	9%	8%
80K-90K	2	1,71,104	0	0	0	0	0	0	0	0	0	0	2	1,71,104	4%	5%
90K-100K	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%	0%
>100K	3	4,60,197	4	8,51,308	0	0	3	7,78,981	0	0	0	0	10	20,90,486	22%	58%
Total	31	17,65,180	5	8,96,455	2	54,448	7	9,17,464	0	0	0	0	45	36,33,547	100%	100%
Total%	69%	49%	11%	25%	4%	1%	16%	25%	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 :

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. %
ARTHROPATHIES	-	-	1	1,50,081	-	-	-	-	-	-	-	-	1	1,50,081	2.22%	4.13%
NERVOUS	-	-	-	-	-	-	2	3,07,656	-	-	-	-	2	3,07,656	4.44%	8.47%
CIRCULATORY	3	1,26,957	1	2,06,973	-	-	-	-	-	-	-	-	4	3,33,930	8.89%	9.19%
CLINICAL FINDINGS	1	38,921	1	2,01,227	-	-	-	-	-	-	-	-	2	2,40,148	4.44%	6.61%
INFECTIOUS	4	80,100	-	-	1	29,148	-	-	-	-	-	-	5	1,09,248	11.11%	3.01%
NEOPLASM	2	2,25,431	1	2,93,027	-	-	-	-	-	-	-	-	3	5,18,458	6.67%	14.27%
PREGNANCY	4	1,55,964	-	-	-	-	-	-	-	-	-	-	4	1,55,964	8.89%	4.29%
UROLOGY	2	54,438	1	45,147	1	25,300	-	-	-	-	-	-	4	1,24,885	8.89%	3.44%
DIGESTIVE	6	5,26,047	-	-	-	-	-	-	-	-	-	-	6	5,26,047	13.33%	14.48%
EYE	3	1,65,378	-	-	-	-	1	24,000	-	-	-	-	4	1,89,378	8.89%	5.21%
INJURY	3	2,48,809	-	-	-	-	1	76,846	-	-	-	-	4	3,25,655	8.89%	8.96%
OTHERS	3	1,43,135	-	-	-	-	3	5,08,962	-	-	-	-	6	6,52,097	13.33%	17.95%
Total	31	17,65,180	5	8,96,455	2	54,448	7	9,17,464	-	-	-	-	45	36,33,547	100%	100%
Total%	69%	49%	11%	25%	4%	1%	16%	25%	-	-	-	-	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
LASER AND LAPAROSCOPIC	2	3,51,508
THE VOLUNTARY HEALTH	1	2,94,019
PARVATHY ORTHO HOSPITAL	1	2,56,775
PALLAVA HOSPITAL PRIVATE	1	2,28,187
MEHTA MULTISPECIALITY	1	2,06,973
HEALING HANDS CLINIC-	1	1,77,385
UNITY CENTRE FOR	1	1,28,932
PRASHANTH	1	89,000
GLENEAGLES GLOBAL	1	72,000
SRI BALAJI HOSPITAL	1	69,583
KAMINENI HOSPITALS LTD.	1	36,487
SRI KAUVERY MEDICAL CARE	1	25,300
DR AGARWAL'S EYE	1	24,000

9. Claims Approved - Cashless & Member Summary :

Type of claim	Events	Events%	Amt	Amt %
Cashless	14	31%	19,59,949	54%
Member	31	69%	16,73,598	46%
Total	45	100%	36,33,547	100%

10. Turn Around Time (TAT) :

Preauth Processing TAT:

TAT Band (.Hrs)	No.	%
0-1 hour	17	70.8%
1-2 hour	6	25.0%
2-3 hour	0	0.0%
Above 3 hours	1	4.2%
Total	24	100.0%

LDR to Decision date

Claim Process TAT :

TAT Band (Days)	No.	%
0-7	31	78%
8-15	5	13%
16-30	2	5%
31-45	2	5%
46-60	0	0%
61-90	0	0%
>90	0	0%
Total	40	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
May 2021	1	45,147	0	0	1	45,147
Jun 2021	2	1,55,758	0	0	2	1,55,758
Jul 2021	4	1,78,333	0	0	4	1,78,333
Aug 2021	6	2,04,668	0	0	6	2,04,668
Sep 2021	4	4,26,012	0	0	4	4,26,012
Oct 2021	2	2,21,621	0	0	2	2,21,621
Nov 2021	3	1,21,716	0	0	3	1,21,716
Dec 2021	5	3,73,280	0	0	5	3,73,280
Jan 2022	8	7,37,891	0	0	8	7,37,891
Feb 2022	2	3,71,822	0	0	2	3,71,822
Mar 2022	3	1,73,309	0	0	3	1,73,309
Apr 2022	1	2,28,187	0	0	1	2,28,187
May 2022	4	3,95,803	0	0	4	3,95,803
TOTAL	45	36,33,547	0	0	45	36,33,547

12. Payout Ratio

Claimed Amount	Settled Amount	Payout %
40,05,939	36,33,547	91%

13. POLICY DETAIL

Insurer Policy Number	Corporate Name	Total Premium	Pol Start Date	Pol End Date	Lives
71270034210400000008	CAL EDUCATIONAL & RESI	21,63,336	20-05-2021	19-05-2022	1,800

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Report Prepared by: QlikSense report
Date: 09-05-2023 4:03 PM