

Corporate Analysis Report

Policy Details:

Corporate Name: YR GAITONDE MEDICAL EDUCATIONAL & RESEARCH FOUNDATION
 Insurer Policy Number: 71270034240400000009
 Policy Start Date: 20-May-2024
 Policy End Date: 19-May-2025
 Total Premium:(in Rs.) 3590688
 Earned Premium:(in Rs.) 3315238
 Lives Covered:(in Nos.) 1310
 Report Generated By:(HR): KG KOSALA RAMAN
 Report Generated Date: 22-Apr-2025 09:35

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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	18	2509274	18	1120382	36	3629656
Settled	14	1651624	11	439318	25	2090942
Rejected	2	403257	2	85994	4	489251
Cancelled	0	0	0	0	0	0
Awaiting Utr	0	0	1	176266	1	176266
Shortfall	0	0	4	319295	4	319295
Approved	1	125000	0	0	1	125000
Underprocess	1	103169	0	0	1	103169
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	2	228169	5	495561	7	723730
Incurred(Os+Settled)	16	1879793	16	934879	32	2814672

ICR On EP*				84.9%
Incidence Rate				2.7%
Disposal Rate		89%	78%	83%
Cost per Claims(CPC)		118442	51299	88600

2. Hospitalisation Type Details:

Claim Subtype	Cashless		Member	
	Nos.	Amt. (in Rs.)	Nos.	Amt. (in Rs.)
Claim Benefits	0	0	0	0
Daycare	2	62000	1	17549
Domiciliary	0	0	0	0
Health_Check_Up	0	0	0	0
Hospitalization	13	1714624	11	598035
Opd	0	0	0	0
Total	15	1776624	12	615584

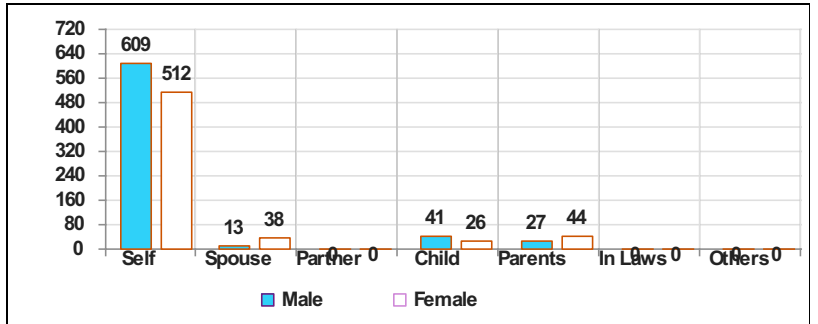
* Considering Only Settled ,Approved and UTR Awaiting (Cheque Pending)

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)

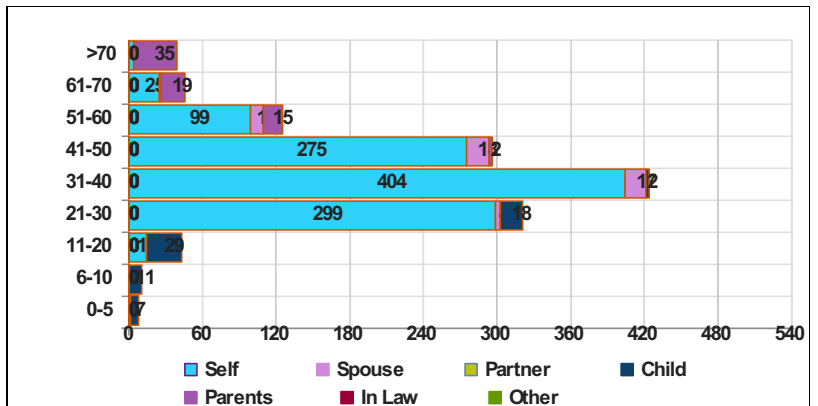
3. Member Details - Relationship & Gender wise :

Relation	Male	Female	Total	%
Self	609	512	1121	85.57%
Spouse	13	38	51	3.89%
Partner	0	0	0	0.00%
Child	41	26	67	5.11%
Parents	27	44	71	5.42%
In Laws	0	0	0	0.00%
Others	0	0	0	0.00%
Total	690	620	1310	100.00%
%	53%	47%	100%	



4. Member Details - Age Band & Relationship wise :

AgeBand	Self	Spouse	Partner	Child	Parents	In Law	Other	Total	%
0-5	1	0	0	7	0	0	0	8	0.61%
6-10	0	0	0	11	0	0	0	11	0.84%
11-20	14	0	0	29	0	0	0	43	3.28%
21-30	299	4	0	18	0	0	0	321	24.50%
31-40	404	17	0	2	0	0	0	423	32.29%
41-50	275	18	0	0	2	0	0	295	22.52%
51-60	99	11	0	0	15	0	0	125	9.54%
61-70	25	1	0	0	19	0	0	45	3.44%
>70	4	0	0	0	35	0	0	39	2.98%
Total	1121	51	0	67	71	0	0	1310	100.00%
%	86%	4%	0%	5%	5%	0%	0%	100%	



5. Claims Approved - Age Band & Relationship wise :

Age Band	Self		Spouse		Partner		Child		Parents		In Law		Other		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. (Rs.)	No. %	Amt. %
0-5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%	0%
6-10	0	0	0	0	0	0	1	26707	0	0	0	0	0	0	1	26707	3.70%	1.12%
11-20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%	0%
21-30	9	588273	0	0	0	0	1	10338	0	0	0	0	0	10	598611	37.04%	25.02%	
31-40	1	308560	0	0	0	0	0	0	0	0	0	0	0	1	308560	3.70%	12.90%	
41-50	8	758699	0	0	0	0	0	0	0	0	0	0	0	8	758699	29.63%	31.72%	
51-60	3	174329	0	0	0	0	0	0	0	0	0	0	0	3	174329	11.11%	7.29%	
61-70	0	0	1	125000	0	0	0	0	2	115226	0	0	0	3	240226	11.11%	10.04%	
>70	0	0	0	0	0	0	0	0	1	285076	0	0	0	1	285076	3.70%	11.92%	
Total	21	1829861	1	125000	0	0	2	37045	3	400302	0	0	0	27	2392208	100.00%	100.00%	
%	78%	76%	4%	5%	0%	0%	7%	2%	11%	17%	0%	0%	0%	100%	100%			

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

6. Claims Approved - Amount Band & Relationship wise :

Amount Band	Self		Spouse		Partner		Child		Parents		In Law		Other		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. (Rs.)	No. %	Amt. %
00K-10K	1	13524	0	0	0	0	0	0	0	7394	0	0	0	0	1	20918	3.70%	0.87%
10K-20K	2	32949	0	0	0	0	1	10338	0	0	0	0	0	3	43287	11.11%	1.81%	
20K-30K	4	95445	0	0	0	0	1	26707	1	24000	0	0	0	6	146152	22.22%	6.11%	
30K-40K	2	70322	0	0	0	0	0	0	0	0	0	0	2	70322	7.41%	2.94%		
40K-50K	1	50000	0	0	0	0	0	0	0	0	0	0	1	50000	3.70%	2.09%		
50K-60K	1	51184	0	0	0	0	0	0	0	0	0	0	1	51184	3.70%	2.14%		
60K-70K	2	132486	0	0	0	0	0	0	0	0	0	0	2	132486	7.41%	5.54%		
70K-80K	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%	0%	
80K-90K	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%	0%	
90K-100K	2	191429	0	0	0	0	0	0	1	91226	0	0	0	3	282655	11.11%	11.82%	
>100K	6	1192522	1	125000	0	0	0	0	1	277682	0	0	0	8	1595204	29.63%	66.68%	
Total	21	1829861	1	125000	0	0	2	37045	3	400302	0	0	0	27	2392208	100.00%	100.00%	
%	78%	76%	4%	5%	0%	0%	7%	2%	11%	17%	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		Partner		Child		Parents		In Law		Other		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. (Rs.)	No. %	Amt. %
CIRCULATORY	7	941281	0	0	0	0	0	0	1	91226	0	0	0	0	8	1032507	29.63%	43.16%
RESPIRATORY	1	66058	0	0	0	0	0	0	1	285076	0	0	0	2	351134	7.41%	14.68%	
INJURY	1	308560	0	0	0	0	1	10338	0	0	0	0	0	2	318898	7.41%	13.33%	
ABNORMAL CLINICAL AND LABORATORY FINDINGS	3	182017	0	0	0	0	0	0	0	0	0	0	0	3	182017	11.11%	7.61%	
UROLOGY	1	51184	1	125000	0	0	0	0	0	0	0	0	0	2	176184	7.41%	7.36%	
INFECTIOUS	3	142858	0	0	0	0	0	0	0	0	0	0	0	3	142858	11.11%	5.97%	
EYE	2	47905	0	0	0	0	0	0	1	24000	0	0	0	3	71905	11.11%	3.01%	
PREGNANCY	1	50000	0	0	0	0	0	0	0	0	0	0	0	1	50000	3.70%	2.09%	
DIGESTIVE	0	0	0	0	0	0	1	26707	0	0	0	0	0	1	26707	3.70%	1.12%	
NERVOUS	1	17549	0	0	0	0	0	0	0	0	0	0	0	1	17549	3.70%	0.73%	
OTHERS	1	22449	0	0	0	0	0	0	0	0	0	0	0	1	22449	3.70%	0.94%	
Total	21	1829861	1	125000	0	0	2	37045	3	400302	0	0	0	27	2392208	100.00%	100.00%	
%	78%	76%	4%	5%	0%	0%	7%	2%	11%	17%	0%	0%	0%	100%	100%			

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

8. Top 15 Cashless Hospital wise utilization :

Hospita_ID	Hospital_Name	No of Claims	Amount
HOS-MUM-008231	PARAKH HOSPITAL & RESEARCH CENTRE	2	319834
HOS-HYD-7521	SRIKARA HOSPITALS (A UNIT OF VENKATESHWARA ORTHO HEALTH CARE PVT LTD) RTC X ROAD	1	308560
HOS-CHE-30	SUGAM MEDICAL SERVICES PRIVATE LIMITED	1	277682
HOS-HYD-5635	GURU NANAK CARE HOSPITAL	1	152220
HOS-CHN-013408	PRASHANTH SUPERSPECIALTY HOSPITAL	1	125000
HOS-LUC-014148	CHARAK HOSPITAL AND RESEARCH CENTRE	1	119587
HOS-CHE-116	APOLLO HOSPITALS (GREAMS ROAD-CHENNAI)	1	116055
HOS-DEL-652	SITARAM BHARTIA INSTITUTE OF SCIENCE AND RESEARCH	1	103169
HOS-HYD-014340	MEDICOVER HOSPITALS	1	95078
HOS-LUC-7224	BHARGAVA MEDICAL & TRAUMA CENTRE	3	92547
HOS-MUM-018276	BHANDUP CRITICARE HOSPITAL PRIVATE LIMITED	1	66428
HOS-CHN-008235	DR. MOHAN'S DIABETES SPECIALITIES CENTRE PVT. LTD.	1	38000
HOS-CHN-020576	SSS HOSPITAL	1	26233
HOS-COM-1065	ARAVIND EYE HOSPITAL- MADURAI	1	24000
HOS-HYD-014911	OMNI HOSPITAL (A UNIT OF INCOR PADMACHANDRA HOSPITALS PVT. LTD.)	1	15400

9. Claims Approved - Cashless & Member Summary :

Type of claim	Events	Events%	Amount	Amount%
MEMBER	12	44.44%	615584	25.73%
CASHLESS	15	55.56%	1776624	74.27%
TOTAL	27	100.00%	2392208	100.00%

10. Turn Around Time (TAT) :

Claim Process TAT:

TAT Band	Nos.	%
0-7	15	93.75%
8-15	0	0%
16-30	1	6.25%
31-45	0	0%
46-60	0	0%
61-90	0	0%
>90	0	0%
Total	16	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

Hospitalization and Daycare	Otherthan Hospitalization		Total		Inc Count	Inc Amount
	Inc Count	Inc Amount	Inc Count	Inc Amount		
Jun 2024	2	47722	0	0	2	47722
Jul 2024	4	253429	0	0	4	253429
Aug 2024	2	20243	0	0	2	20243
Sep 2024	5	209711	0	0	5	209711
Oct 2024	3	362967	0	0	3	362967
Nov 2024	4	492703	0	0	4	492703
Dec 2024	3	522054	0	0	3	522054
Jan 2025	1	125000	0	0	1	125000
Feb 2025	1	66058	0	0	1	66058
Mar 2025	2	292321	0	0	2	292321
TOTAL	27	2392208	0	0	27	2392208

12. Payout Ratio

Claimed Amount	Settled Amount	Payout %
2362462	2090942	89%

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