

Corporate Analysis Report

Policy Details:

Corporate Name:	YR GAITONDE MEDICAL EDUCATIONAL & RESEARCH FOUNDATION
Insurer Policy Number:	71270034230400000011
Policy Start Date:	20-May-2023
Policy End Date:	19-May-2024
Total Premium:(in Rs.)	4133018
Earned Premium:(in Rs.)	3218334
Lives Covered:(in Nos.)	1629
Report Generated By:(HR):	KG KOSALA RAMAN
Report Generated Date:	29-Feb-2024 12:47

Table of Contents

1. Incurred Claims Ratio (ICR)
2. Hospitalisation Type Details
3. Member Details - Relationship & Gender wise
4. Member Details - Age Band & Relationship wise
5. Claims Approved - Age Band & Relationship wise
6. Claims Approved - Amount Band & Relationship wise
7. Claims Approved - Ailment wise
8. Top 15 Hospital wise utilization
9. Claims Approved - Cashless & Member Summary
10. Turn Around Time (TAT)
11. Month On Month
12. Payout Ratio
13. Policy Details

1. Incurred Claims Ratio (ICR):

Claim Status	Cashless		Member		Total	
	Nos.	Amt. (in Rs.)	Nos.	Amt. (in Rs.)	Nos.	Amt. (in Rs.)
Reported	21	2146820	17	1455303	38	3602123
Settled	19	2052503	14	804912	33	2857415
Rejected	1	64981	1	100000	2	164981
Cancelled	0	0	0	0	0	0
Awaiting Utr	0	0	1	94949	1	94949
Shortfall	1	24000	1	238379	2	262379
Approved	0	0	0	0	0	0
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	24000	2	333328	3	357328
Incurred(Os+Settled)	20	2076503	16	1138240	36	3214743

ICR On EP*				99.9%
Incidence Rate				2.3%
Disposal Rate		95%	94%	95%
Cost per Claims(CPC)		108026	59991	86834

2. Hospitalisation Type Details:

Claim Subtype	Cashless		Member	
	Nos.	Amt. (in Rs.)	Nos.	Amt. (in Rs.)
Claim Benefits	0	0	0	0
Daycare	7	243600	1	29966
Domiciliary	0	0	0	0
Health_Check_Up	0	0	0	0
Hospitalization	12	1808903	14	869895
Opd	0	0	0	0
Total	19	2052503	15	899861

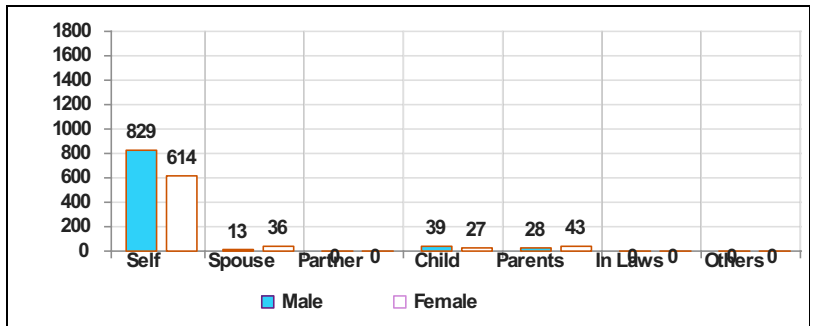
\* Considering Only Settled ,Approved and UTR Awaiting (Cheque Pending)

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)

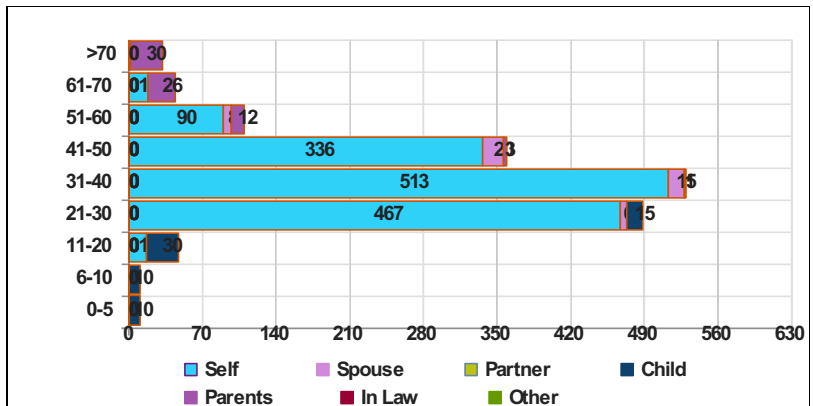
3. Member Details - Relationship & Gender wise :

Relation	Male	Female	Total	%
Self	829	614	1443	88.58%
Spouse	13	36	49	3.01%
Partner	0	0	0	0.00%
Child	39	27	66	4.05%
Parents	28	43	71	4.36%
In Laws	0	0	0	0.00%
Others	0	0	0	0.00%
Total	909	720	1629	100.00%
%	56%	44%	100%	



4. Member Details - Age Band & Relationship wise :

AgeBand	Self	Spouse	Partner	Child	Parents	In Law	Other	Total	%
0-5	0	0	0	10	0	0	0	10	0.61%
6-10	0	0	0	10	0	0	0	10	0.61%
11-20	17	0	0	30	0	0	0	47	2.89%
21-30	467	6	0	15	0	0	0	488	29.96%
31-40	513	15	0	1	0	0	0	529	32.47%
41-50	336	20	0	0	3	0	0	359	22.04%
51-60	90	8	0	0	12	0	0	110	6.75%
61-70	19	0	0	0	26	0	0	45	2.76%
>70	1	0	0	0	30	0	0	31	1.90%
Total	1443	49	0	66	71	0	0	1629	100.00%
%	89%	3%	0%	4%	4%	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	0	0	0	0	0	0	0	0	0	0	0%	0%
11-20	0	0	0	0	0	0	2	69400	0	0	0	0	0	0	2	69400	5.88%	2.35%
21-30	3	249898	0	0	0	0	0	0	0	0	0	0	0	3	249898	8.82%	8.46%	
31-40	8	495837	2	133388	0	0	0	0	0	0	0	0	0	10	629225	29.41%	21.31%	
41-50	4	189146	1	61784	0	0	0	0	0	0	0	0	0	5	250930	14.71%	8.50%	
51-60	6	1028877	1	500000	0	0	0	0	0	0	0	0	0	7	1528877	20.59%	51.78%	
61-70	1	29600	0	0	0	0	0	0	1	33350	0	0	0	2	62950	5.88%	2.13%	
>70	0	0	0	0	0	0	0	0	5	161084	0	0	0	5	161084	14.71%	5.46%	
<b>Total</b>	<b>22</b>	<b>1993358</b>	<b>4</b>	<b>695172</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>69400</b>	<b>6</b>	<b>194434</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>34</b>	<b>2952364</b>	<b>100.00%</b>	<b>100.00%</b>	
%	65%	68%	12%	24%	0%	0%	6%	2%	18%	7%	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	7056	0	0	0	0	0	0	0	0	0	0	0	0	1	7056	2.94%	0.24%
10K-20K	1	19083	0	0	0	0	0	0	1	16750	0	0	0	2	35833	5.88%	1.21%	
20K-30K	3	96305	0	0	0	0	1	22803	3	71250	0	0	0	7	190358	20.59%	6.45%	
30K-40K	1	32802	0	0	0	0	0	0	1	33350	0	0	0	2	66152	5.88%	2.24%	
40K-50K	5	242000	0	0	0	0	1	46597	0	0	0	0	0	6	288597	17.65%	9.78%	
50K-60K	2	110064	1	58000	0	0	0	0	0	0	0	0	0	3	168064	8.82%	5.69%	
60K-70K	0	0	1	61784	0	0	0	0	0	0	0	0	0	1	61784	2.94%	2.09%	
70K-80K	0	0	1	75388	0	0	0	0	1	73084	0	0	0	2	148472	5.88%	5.03%	
80K-90K	2	165993	0	0	0	0	0	0	0	0	0	0	0	2	165993	5.88%	5.62%	
90K-100K	1	94949	0	0	0	0	0	0	0	0	0	0	0	1	94949	2.94%	3.22%	
>100K	6	1225106	1	500000	0	0	0	0	0	0	0	0	0	7	1725106	20.59%	58.43%	
<b>Total</b>	<b>22</b>	<b>1993358</b>	<b>4</b>	<b>695172</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>69400</b>	<b>6</b>	<b>194434</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>34</b>	<b>2952364</b>	<b>100.00%</b>	<b>100.00%</b>	
%	65%	68%	12%	24%	0%	0%	6%	2%	18%	7%	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	2	115517	1	500000	0	0	0	0	0	1	73084	0	0	0	4	688601	11.76%	23.32%
RESPIRATORY	2	511174	0	0	0	0	0	0	0	0	0	0	0	0	2	511174	5.88%	17.31%
NERVOUS	1	300000	0	0	0	0	0	0	0	0	0	0	0	0	1	300000	2.94%	10.16%
EYE	3	121966	0	0	0	0	0	0	4	88000	0	0	0	7	209966	20.59%	7.11%	
DIGESTIVE	3	197298	0	0	0	0	0	0	0	0	0	0	0	3	197298	8.82%	6.68%	
INJURY	1	189559	0	0	0	0	0	0	0	0	0	0	0	1	189559	2.94%	6.42%	
NEOPLASM	2	185896	0	0	0	0	0	0	0	0	0	0	0	2	185896	5.88%	6.30%	
UROLOGY	0	0	2	119784	0	0	0	0	1	33350	0	0	0	3	153134	8.82%	5.19%	
PREGNANCY	3	150000	0	0	0	0	0	0	0	0	0	0	0	3	150000	8.82%	5.08%	
ABNORMAL CLINICAL AND LABORATORY FINDINGS	2	54152	0	0	0	0	2	69400	0	0	0	0	0	4	123552	11.76%	4.18%	
ENDOCRINE	1	94949	0	0	0	0	0	0	0	0	0	0	0	1	94949	2.94%	3.22%	
ARTHROPATHIES	0	0	1	75388	0	0	0	0	0	0	0	0	0	1	75388	2.94%	2.55%	
INFECTIOUS	2	72847	0	0	0	0	0	0	0	0	0	0	0	2	72847	5.88%	2.47%	
<b>Total</b>	<b>22</b>	<b>1993358</b>	<b>4</b>	<b>695172</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>69400</b>	<b>6</b>	<b>194434</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>34</b>	<b>2952364</b>	<b>100.00%</b>	<b>100.00%</b>	
%	65%	68%	12%	24%	0%	0%	6%	2%	18%	7%	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-KOL-4794	APOLLO HOSPITALS BILASPUR	1	361276
HOS-CHN-008235	DR. MOHAN'S DIABETES SPECIALITIES CENTRE PVT. LTD.	2	92000
HOS-CHN-015373	SRI HOSPITALS	1	33350
HOS-CHE-3587	SANKARA EYE HOSPITAL (PAMMAL)	1	23250
HOS-CHE-116	APOLLO HOSPITALS (GREAMS ROAD-CHENNAI)	3	615517
HOS-COM-1052	SRI KUMARAN HOSPITAL	1	118553
HOS-HYD-2815	L.K. HOSPITAL PVT LTD	1	53764
HOS-CHN-5397	DEEPAM EYE HOSPITAL	1	24000
HOS-CHE-30	SUGAM MEDICAL SERVICES PRIVATE LIMITED	2	236156
HOS-CHN-6652	SRI KAUVERI MEDICAL CARE (INDIA) LTD	2	58000
HOS-COM-1065	ARAVIND EYE HOSPITAL- MADURAI	1	24000
HOS-CHN-6705	APOLLO HOSPITALS-AYANAMBAKKAM	1	300000
HOS-CHN-017949	THE VOLUNTARY HEALTH SERVICES	1	73084
HOS-CHN-025281	SUSHRUTH EYE SURGERY CENTRE	1	24000
HOS-CHE-18	MENTA MULTISPECIALITY HOSPITALS INDIA	1	22803

### 9. Claims Approved - Cashless & Member Summary :

Type of claim	Events	Events%	Amount	Amount%
MEMBER	15	44.12%	899861	30.48%
CASHLESS	19	55.88%	2052503	69.52%
<b>TOTAL</b>	<b>34</b>	<b>100.00%</b>	<b>2952364</b>	<b>100.00%</b>

### 10. Turn Around Time (TAT) :

Claim Process TAT:

TAT Band	Nos.	%
0-7	18	100.00%
8-15	0	0%
16-30	0	0%
31-45	0	0%
46-60	0	0%
61-90	0	0%
>90	0	0%
<b>Total</b>	<b>18</b>	<b>100.00%</b>

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 2023	6	261893	0	0	6	261893
Jul 2023	4	142405	0	0	4	142405
Aug 2023	5	727960	0	0	5	727960
Sep 2023	2	83350	0	0	2	83350
Oct 2023	5	344302	0	0	5	344302
Nov 2023	3	407329	0	0	3	407329
Dec 2023	6	614700	0	0	6	614700
Jan 2024	3	370425	0	0	3	370425
<b>TOTAL</b>	<b>34</b>	<b>2952364</b>	<b>0</b>	<b>0</b>	<b>34</b>	<b>2952364</b>

### 12. Payout Ratio

Claimed Amount	Settled Amount	Payout %
3026940	2857415	94%

DISCLAIMER: Confidential information, not intended for public dissemination. Vidal Health Insurance TPA Pvt Ltd makes no representations or warranties, express, implied or otherwise, regarding the accuracy and completeness of the information, and shall have no liability resulting from the use of the information. The Receiving Party will use information received in a safe and prudent manner and is responsible for all risk or loss arising out of its use of such information. Data will be refreshed on every day night .Report is based on previous Day Data.

Corporate Analysis Report

Policy Details:

Corporate Name: YR GAITONDE MEDICAL EDUCATIONAL & RESEARCH FOUNDATION  
 Insurer Policy Number: 71270034220400000006  
 Policy Start Date: 20-May-2022  
 Policy End Date: 19-May-2023  
 Total Premium:(in Rs.) 4130000  
 Earned Premium:(in Rs.) 4130000  
 Lives Covered:(in Nos.) 1557  
 Report Generated By:(HR): KG KOSALA RAMAN  
 Report Generated Date: 29-Feb-2024 12:48

Table of Contents

1. Incurred Claims Ratio (ICR)
2. Hospitalisation Type Details
3. Member Details - Relationship & Gender wise
4. Member Details - Age Band & Relationship wise
5. Claims Approved - Age Band & Relationship wise
6. Claims Approved - Amount Band & Relationship wise
7. Claims Approved - Ailment wise
8. Top 15 Hospital wise utilization
9. Claims Approved - Cashless & Member Summary
10. Turn Around Time (TAT)
11. Month On Month
12. Payout Ratio
13. Policy Details

1. Incurred Claims Ratio (ICR):

Claim Status	Cashless		Member		Total	
	Nos.	Amt. (in Rs.)	Nos.	Amt. (in Rs.)	Nos.	Amt. (in Rs.)
Reported	24	2365296	33	2574439	57	4939735
Settled	22	2238338	27	1716889	49	3955227
Rejected	0	0	5	207602	5	207602
Cancelled	2	80000	0	0	2	80000
Awaiting Utr	0	0	0	0	0	0
Shortfall	0	0	0	0	0	0
Approved	0	0	1	39088	1	39088
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	0	0	1	39088	1	39088
Incurred(Os+Settled)	22	2238338	28	1755977	50	3994315

ICR On EP*			
ICR On EP*			96.7%
Incidence Rate			3.7%
Disposal Rate	100%	97%	98%
Cost per Claims(CPC)	101743	62713	79886

2. Hospitalisation Type Details:

Claim Subtype	Cashless		Member	
	Nos.	Amt. (in Rs.)	Nos.	Amt. (in Rs.)
Claim Benefits	0	0	0	0
Daycare	0	0	6	238636
Domiciliary	0	0	0	0
Health_Check_Up	0	0	0	0
Hospitalization	22	2238338	22	1517341
Opd	0	0	0	0
Total	22	2238338	28	1755977

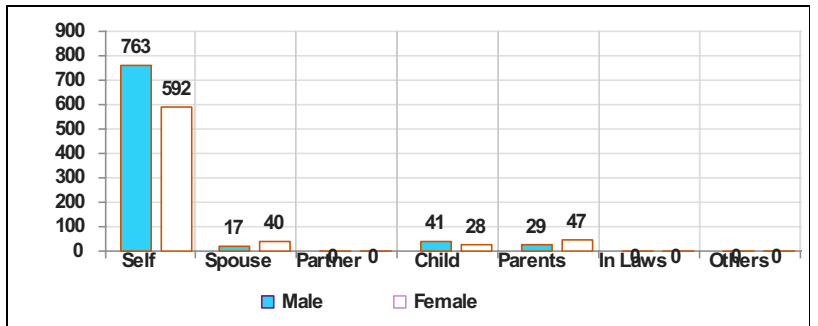
\* Considering Only Settled ,Approved and UTR Awaiting (Cheque Pending)

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)

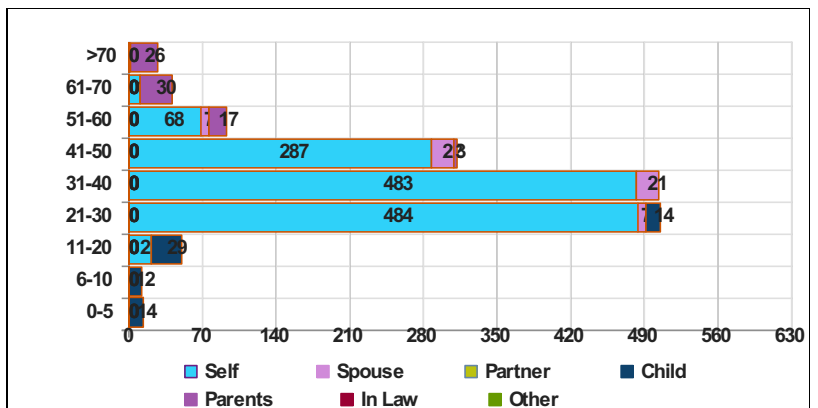
3. Member Details - Relationship & Gender wise :

Relation	Male	Female	Total	%
Self	763	592	1355	87.03%
Spouse	17	40	57	3.66%
Partner	0	0	0	0.00%
Child	41	28	69	4.43%
Parents	29	47	76	4.88%
In Laws	0	0	0	0.00%
Others	0	0	0	0.00%
Total	850	707	1557	100.00%
%	55%	45%	100%	



4. Member Details - Age Band & Relationship wise :

AgeBand	Self	Spouse	Partner	Child	Parents	In Law	Other	Total	%
0-5	0	0	0	14	0	0	0	14	0.90%
6-10	0	0	0	12	0	0	0	12	0.77%
11-20	21	0	0	29	0	0	0	50	3.21%
21-30	484	7	0	14	0	0	0	505	32.43%
31-40	483	21	0	0	0	0	0	504	32.37%
41-50	287	22	0	0	3	0	0	312	20.04%
51-60	68	7	0	0	17	0	0	92	5.91%
61-70	11	0	0	0	30	0	0	41	2.63%
>70	1	0	0	0	26	0	0	27	1.73%
Total	1355	57	0	69	76	0	0	1557	100.00%
%	87%	4%	0%	4%	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	2	395106	0	0	0	0	0	0	2	395106	4.00%	9.85%
6-10	0	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%	0%
21-30	10	822670	1	50000	0	0	0	0	0	0	0	0	0	0	11	872670	22.00%	21.85%	
31-40	8	372410	3	207649	0	0	0	0	0	0	0	0	0	0	11	580059	22.00%	14.52%	
41-50	10	690828	0	0	0	0	0	0	0	0	0	0	0	0	10	690828	20.00%	17.30%	
51-60	6	310034	2	345024	0	0	0	0	2	340126	0	0	0	0	10	995184	20.00%	24.92%	
61-70	0	0	0	0	0	0	0	0	4	96000	0	0	0	0	4	96000	8.00%	2.40%	
>70	0	0	0	0	0	0	0	0	2	364468	0	0	0	0	2	364468	4.00%	9.12%	
<b>Total</b>	<b>34</b>	<b>2195942</b>	<b>6</b>	<b>602673</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>395106</b>	<b>8</b>	<b>800594</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>50</b>	<b>3994315</b>	<b>100.00%</b>	<b>100.00%</b>	
%	68%	55%	12%	15%	0%	0%	4%	10%	16%	20%	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 :**

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	7721	0	8733	0	0	0	0	0	0	0	0	0	0	1	16454	2.00%	0.41%
10K-20K	2	45776	0	0	0	0	0	0	0	0	0	0	0	0	2	45776	4.00%	1.15%
20K-30K	7	176348	0	0	0	0	0	0	4	96000	0	0	0	0	11	272348	22.00%	6.82%
30K-40K	5	259945	0	0	0	0	1	33655	0	0	0	0	0	0	6	293600	12.00%	7.35%
40K-50K	8	376813	2	95415	0	0	0	0	0	0	0	0	0	0	10	472228	20.00%	11.82%
50K-60K	4	225236	0	0	0	0	0	0	1	56319	0	0	0	0	5	281555	10.00%	7.05%
60K-70K	2	199006	1	65799	0	0	0	0	1	63500	0	0	0	0	4	328305	8.00%	8.22%
70K-80K	2	154500	0	0	0	0	0	0	0	0	0	0	0	0	2	154500	4.00%	3.87%
80K-90K	0	0	1	81900	0	0	0	0	0	0	0	0	0	0	1	81900	2.00%	2.05%
90K-100K	0	0	1	96435	0	0	0	0	0	0	0	0	0	0	1	96435	2.00%	2.41%
>100K	3	750597	1	254391	0	0	1	361451	2	584775	0	0	0	0	7	1951214	14.00%	48.85%
<b>Total</b>	<b>34</b>	<b>2195942</b>	<b>6</b>	<b>602673</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>395106</b>	<b>8</b>	<b>800594</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>50</b>	<b>3994315</b>	<b>100.00%</b>	<b>100.00%</b>
%	68%	55%	12%	15%	0%	0%	4%	10%	16%	20%	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		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. %
ABNORMAL CLINICAL AND LABORATORY FINDINGS	2	91505	0	0	0	0	1	361451	1	308149	0	0	0	0	4	761105	8.00%	19.05%
DIGESTIVE	4	409528	1	90633	0	0	0	0	1	63500	0	0	0	0	6	563661	12.00%	14.11%
PREGNANCY	8	325993	3	161214	0	0	0	0	0	0	0	0	0	0	11	487207	22.00%	12.20%
SKIN	1	71205	1	254391	0	0	0	0	0	0	0	0	0	0	2	325596	4.00%	8.15%
NEOPLASM	1	40481	0	0	0	0	0	0	1	276626	0	0	0	0	2	317107	4.00%	7.94%
ENDOCRINE	1	300000	0	0	0	0	0	0	0	0	0	0	0	0	1	300000	2.00%	7.51%
EYE	5	214636	0	0	0	0	0	0	2	48000	0	0	0	0	7	262636	14.00%	6.58%
ARTHROPATHIES	1	244815	0	0	0	0	0	0	0	0	0	0	0	0	1	244815	2.00%	6.13%
UROLOGY	1	50100	1	96435	0	0	0	0	0	0	0	0	0	0	2	146535	4.00%	3.67%
NERVOUS	2	110543	0	0	0	0	0	0	0	0	0	0	0	0	2	110543	4.00%	2.77%
CIRCULATORY	1	78050	0	0	0	0	0	0	0	0	0	0	0	0	1	78050	2.00%	1.95%
INFECTIOUS	1	61544	0	0	0	0	0	0	0	0	0	0	0	0	1	61544	2.00%	1.54%
MALFORMATIONS/DEFORMATIONS	1	59904	0	0	0	0	0	0	0	0	0	0	0	0	1	59904	2.00%	1.50%
RESPIRATORY	0	0	0	0	0	0	0	0	1	56319	0	0	0	0	1	56319	2.00%	1.41%
INJURY	1	38140	0	0	0	0	0	0	0	0	0	0	0	0	1	38140	2.00%	0.95%
OTHERS	4	99498	0	0	0	0	1	33655	2	48000	0	0	0	0	7	181153	14.00%	4.54%
<b>Total</b>	<b>34</b>	<b>2195942</b>	<b>6</b>	<b>602673</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>395106</b>	<b>8</b>	<b>800594</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>50</b>	<b>3994315</b>	<b>100.00%</b>	<b>100.00%</b>
%	68%	55%	12%	15%	0%	0%	4%	10%	16%	20%	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-CHE-1394	PARVATHY ORTHO HOSPITAL PRIVATE LIMITED	1	308149
HOS-CHN-5954	PRIME INDIAN HOSPITALS PVT LTD	1	81900
HOS-CHN-020314	PRASHANTH SUPER SPECIALITY HOSPITALS	1	65799
HOS-DEL-1490	MOHAN DAI OSWAL CANCER TREATMENT & RESEARCH FOUNDATION	1	25500
HOS-CHN-017949	THE VOLUNTARY HEALTH SERVICES	3	374893
HOS-MUM-014068	AM PM 24 HRS HOSPITAL	1	244815
HOS-RAN-018886	PULSE SUPERSPECIALITY HOSPITAL ( A UNIT OF PULSE SANJEEVANI HEALTHCARE PRIVATE LIMITED )	1	76450
HOS-CHN-6647	ARAVIND EYE HOSPITAL (SALEM)	2	48000
HOS-CHE-18	MEHTA MULTISPECIALITY HOSPITALS INDIA	1	361451
HOS-HYD-018822	C.C.SHROFF MEMORIAL HOSPITAL	2	102922
HOS-CHN-5409	GLOBAL HEALTH CITY CHENNAI	1	68000
HOS-CHN-017986	UMA EYE CLINIC	2	48000
HOS-CHE-632	LASER AND LAPAROSCOPIC HOSPITAL	1	254391
HOS-HYD-6222	THE DECCAN HOSPITALS (A UNIT OF PARK HEALTH SYSTEMS PVT LTD).	1	78050
HOS-CHN-018022	MGM HEALTH CARE PVT LTD	1	63500

### 9. Claims Approved - Cashless & Member Summary :

Type of claim	Events	Events%	Amount	Amount%
CASHLESS	22	44.00%	2238338	56.04%
MEMBER	28	56.00%	1755977	43.96%
<b>TOTAL</b>	<b>50</b>	<b>100.00%</b>	<b>3994315</b>	<b>100.00%</b>

### 10. Turn Around Time (TAT) :

Claim Process TAT:

TAT Band	Nos.	%
0-7	35	89.74%
8-15	0	0%
16-30	3	7.69%
31-45	0	0%
46-60	1	2.56%
61-90	0	0%
>90	0	0%
<b>Total</b>	<b>39</b>	<b>100.00%</b>

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		
Admission Month						
May 2022	2	109904	0	0	2	109904
Jun 2022	4	331832	0	0	4	331832
Jul 2022	3	112640	0	0	3	112640
Aug 2022	8	597919	0	0	8	597919
Sep 2022	4	516338	0	0	4	516338
Oct 2022	7	776750	0	0	7	776750
Nov 2022	3	145205	0	0	3	145205
Dec 2022	6	453905	0	0	6	453905
Jan 2023	5	307345	0	0	5	307345
Feb 2023	3	118695	0	0	3	118695
Mar 2023	2	164181	0	0	2	164181
Apr 2023	2	345024	0	0	2	345024
May 2023	1	14577	0	0	1	14577
<b>TOTAL</b>	<b>50</b>	<b>3994315</b>	<b>0</b>	<b>0</b>	<b>50</b>	<b>3994315</b>

### 12. Payout Ratio

Claimed Amount	Settled Amount	Payout %
4583155	3955227	86%

DISCLAIMER: Confidential information, not intended for public dissemination. Vidal Health Insurance TPA Pvt Ltd makes no representations or warranties, express, implied or otherwise, regarding the accuracy and completeness of the information, and shall have no liability resulting from the use of the information. The Receiving Party will use information received in a safe and prudent manner and is responsible for all risk or loss arising out of its use of such information. Data will be refreshed on every day night. Report is based on previous Day Data.

Corporate Analysis Report

Policy Details:

Corporate Name:	YR GAITONDE MEDICAL EDUCATIONAL & RESEARCH FOUNDATION
Insurer Policy Number:	71270034210400000008
Policy Start Date:	20-May-2021
Policy End Date:	19-May-2022
Total Premium:(in Rs.)	2163336
Earned Premium:(in Rs.)	2163336
Lives Covered:(in Nos.)	1800
Report Generated By (HR):	KG KOSALA RAMAN
Report Generated Date:	29-Feb-2024 12:49

Table of Contents

1. Incurred Claims Ratio (ICR)
2. Hospitalisation Type Details
3. Member Details - Relationship & Gender wise
4. Member Details - Age Band & Relationship wise
5. Claims Approved - Age Band & Relationship wise
6. Claims Approved - Amount Band & Relationship wise
7. Claims Approved - Ailment wise
8. Top 15 Hospital wise utilization
9. Claims Approved - Cashless & Member Summary
10. Turn Around Time (TAT)
11. Month On Month
12. Payout Ratio
13. Policy Details

1. Incurred Claims Ratio (ICR):

Claim Status	Cashless		Member		Total	
	Nos.	Amt. (in Rs.)	Nos.	Amt. (in Rs.)	Nos.	Amt. (in Rs.)
Reported	15	1970150	37	2408366	52	4378516
Settled	14	1959949	31	1673598	45	3633547
Rejected	0	0	6	350770	6	350770
Cancelled	1	10001	0	0	1	10001
Awaiting Utr	0	0	0	0	0	0
Shortfall	0	0	0	0	0	0
Approved	0	0	0	0	0	0
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	0	0	0	0	0	0
Incurred(Os+Settled)	14	1959949	31	1673598	45	3633547

ICR On EP*				168%
Incidence Rate				2.9%
Disposal Rate		100%	100%	100%
Cost per Claims(CPC)		139996	53987	80745

2. Hospitalisation Type Details:

Claim Subtype	Cashless		Member	
	Nos.	Amt. (in Rs.)	Nos.	Amt. (in Rs.)
Claim Benefits	0	0	0	0
Daycare	0	0	2	141378
Domiciliary	0	0	0	0
Health_Check_Up	0	0	0	0
Hospitalization	14	1959949	29	1532220
Opd	0	0	0	0
Total	14	1959949	31	1673598

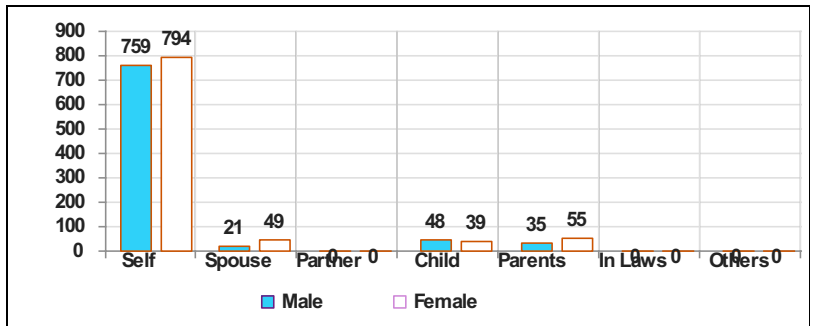
\* Considering Only Settled ,Approved and UTR Awaiting (Cheque Pending)

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)

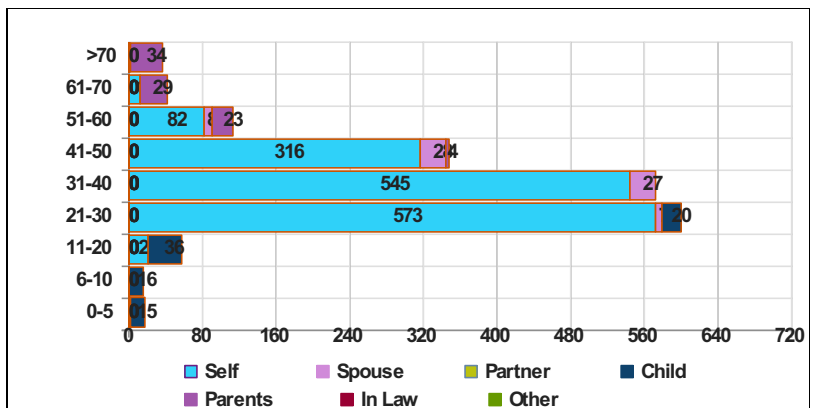
3. Member Details - Relationship & Gender wise :

Relation	Male	Female	Total	%
Self	759	794	1553	86.28%
Spouse	21	49	70	3.89%
Partner	0	0	0	0.00%
Child	48	39	87	4.83%
Parents	35	55	90	5.00%
In Laws	0	0	0	0.00%
Others	0	0	0	0.00%
Total	863	937	1800	100.00%
%	48%	52%	100%	



4. Member Details - Age Band & Relationship wise :

AgeBand	Self	Spouse	Partner	Child	Parents	In Law	Other	Total	%
0-5	1	0	0	15	0	0	0	16	0.89%
6-10	0	0	0	16	0	0	0	16	0.89%
11-20	21	0	0	36	0	0	0	57	3.17%
21-30	573	7	0	20	0	0	0	600	33.33%
31-40	545	27	0	0	0	0	0	572	31.78%
41-50	316	28	0	0	4	0	0	348	19.33%
51-60	82	8	0	0	23	0	0	113	6.28%
61-70	13	0	0	0	29	0	0	42	2.33%
>70	2	0	0	0	34	0	0	36	2.00%
Total	1553	70	0	87	90	0	0	1800	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	25300	0	0	0	0	0	0	1	25300	2.22%	0.70%
11-20	0	0	0	0	0	0	1	29148	0	0	0	0	0	1	29148	2.22%	0.80%	
21-30	9	308275	0	0	0	0	0	0	0	0	0	0	0	9	308275	20.00%	8.48%	
31-40	13	819132	1	45147	0	0	0	0	0	0	0	0	0	14	864279	31.11%	23.79%	
41-50	5	430667	0	0	0	0	0	0	0	0	0	0	0	5	430667	11.11%	11.85%	
51-60	4	207106	4	851308	0	0	0	0	1	228187	0	0	0	9	1286601	20.00%	35.41%	
61-70	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%	0%	
>70	0	0	0	0	0	0	0	0	6	689277	0	0	0	6	689277	13.33%	18.97%	
<b>Total</b>	<b>31</b>	<b>1765180</b>	<b>5</b>	<b>896455</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>54448</b>	<b>7</b>	<b>917464</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>45</b>	<b>3633547</b>	<b>100.00%</b>	<b>100.00%</b>	
%	69%	49%	11%	25%	0%	0%	4%	1%	16%	25%	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	15338	0	0	0	0	0	0	0	7263	0	0	0	0	1	22601	2.22%	0.62%
10K-20K	5	74683	0	0	0	0	0	0	1	13637	0	0	0	6	88320	13.33%	2.43%	
20K-30K	3	106773	0	0	0	0	2	54448	2	48000	0	0	0	7	209221	15.56%	5.76%	
30K-40K	4	148349	0	0	0	0	0	0	0	0	0	0	0	4	148349	8.89%	4.08%	
40K-50K	8	363744	1	45147	0	0	0	0	0	0	0	0	0	9	408891	20.00%	11.25%	
50K-60K	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%	0%	
60K-70K	1	127770	0	0	0	0	0	0	1	69583	0	0	0	2	197353	4.44%	5.43%	
70K-80K	4	297222	0	0	0	0	0	0	0	0	0	0	0	4	297222	8.89%	8.18%	
80K-90K	2	171104	0	0	0	0	0	0	0	0	0	0	0	2	171104	4.44%	4.71%	
90K-100K	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%	0%	
>100K	3	460197	4	851308	0	0	0	0	3	778981	0	0	0	10	2090486	22.22%	57.53%	
<b>Total</b>	<b>31</b>	<b>1765180</b>	<b>5</b>	<b>896455</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>54448</b>	<b>7</b>	<b>917464</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>45</b>	<b>3633547</b>	<b>100.00%</b>	<b>100.00%</b>	
%	69%	49%	11%	25%	0%	0%	4%	1%	16%	25%	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. %
DIGESTIVE	6	526047	0	0	0	0	0	0	0	0	0	0	0	0	6	526047	13.33%	14.48%
NEOPLASM	2	225431	1	293027	0	0	0	0	0	0	0	0	0	0	3	518458	6.67%	14.27%
CIRCULATORY	3	126957	1	206973	0	0	0	0	0	0	0	0	0	4	333930	8.89%	9.19%	
INJURY	3	248809	0	0	0	0	0	0	1	76846	0	0	0	4	325655	8.89%	8.96%	
NERVOUS	0	0	0	0	0	0	0	0	2	307656	0	0	0	2	307656	4.44%	8.47%	
ABNORMAL CLINICAL AND LABORATORY FINDINGS	1	38921	1	201227	0	0	0	0	0	0	0	0	0	2	240148	4.44%	6.61%	
EYE	3	165378	0	0	0	0	0	0	1	24000	0	0	0	4	189378	8.89%	5.21%	
PREGNANCY	4	155964	0	0	0	0	0	0	0	0	0	0	0	4	155964	8.89%	4.29%	
ARTHROPATHIES	0	0	1	150081	0	0	0	0	0	0	0	0	0	1	150081	2.22%	4.13%	
UROLOGY	2	54438	1	45147	0	0	1	25300	0	0	0	0	0	4	124885	8.89%	3.44%	
INFECTIOUS	4	80100	0	0	0	0	1	29148	0	0	0	0	0	5	109248	11.11%	3.01%	
OTHERS	3	143135	0	0	0	0	0	0	3	508962	0	0	0	6	652097	13.33%	17.95%	
<b>Total</b>	<b>31</b>	<b>1765180</b>	<b>5</b>	<b>896455</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>54448</b>	<b>7</b>	<b>917464</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>45</b>	<b>3633547</b>	<b>100.00%</b>	<b>100.00%</b>	
%	69%	49%	11%	25%	0%	0%	4%	1%	16%	25%	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-CHE-632	LASER AND LAPAROSCOPIC HOSPITAL	2	351308
HOS-CHE-18	MEHTA MULTISPECIALITY HOSPITALS INDIA	1	206973
HOS-HYD-19	GLENEAGLES GLOBAL HOSPITALS	1	72000
HOS-CHE-9	DR AGARWAL'S EYE HOSPITAL LTD	1	24000
HOS-CHE-4552	PALLAVA HOSPITAL PRIVATE LIMITED	1	228187
HOS-CHN-013408	PRASHANTH SUPERSPECIALITY HOSPITAL	1	89000
HOS-CHN-6652	SRI KAUVERY MEDICAL CARE (INDIA) LTD	1	25300
HOS-CHN-017949	THE VOLUNTARY HEALTH SERVICES	1	294019
HOS-MUM-016572	HEALING HANDS CLINIC-DHOLE PATIL ROAD,PUNE	1	177385
HOS-CHE-3	SRI BALAJI HOSPITAL	1	69583
HOS-CHN-6704	KAUVERY HCG CANCER CENTRE	1	0
HOS-CHE-1394	PARVATHY ORTHO HOSPITAL PRIVATE LIMITED	1	256775
HOS-HYD-3308	UNITY CENTRE FOR ORTHOPAEDICS & TRAUMA	1	128932
HOS-HYD-1015	KAMINENI HOSPITALS LTD.	1	36487



### 9. Claims Approved - Cashless & Member Summary :

Type of claim	Events	Events%	Amount	Amount%
CASHLESS	14	31.11%	1959949	53.94%
MEMBER	31	68.89%	1673598	46.06%
<b>TOTAL</b>	<b>45</b>	<b>100.00%</b>	<b>3633547</b>	<b>100.00%</b>

### 10. Turn Around Time (TAT) :

Claim Process TAT:

TAT Band	Nos.	%
0-7	31	77.50%
8-15	5	12.50%
16-30	2	5.00%
31-45	2	5.00%
46-60	0	0%
61-90	0	0%
>90	0	0%
<b>Total</b>	<b>40</b>	<b>100.00%</b>

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		
Admission Month						
May 2021	1	45147	0	0	1	45147
Jun 2021	2	155758	0	0	2	155758
Jul 2021	4	178333	0	0	4	178333
Aug 2021	6	204668	0	0	6	204668
Sep 2021	4	426012	0	0	4	426012
Oct 2021	2	221621	0	0	2	221621
Nov 2021	3	121716	0	0	3	121716
Dec 2021	5	373280	0	0	5	373280
Jan 2022	8	737891	0	0	8	737891
Feb 2022	2	371822	0	0	2	371822
Mar 2022	3	173309	0	0	3	173309
Apr 2022	1	228187	0	0	1	228187
May 2022	4	395803	0	0	4	395803
<b>TOTAL</b>	<b>45</b>	<b>3633547</b>	<b>0</b>	<b>0</b>	<b>45</b>	<b>3633547</b>

### 12. Payout Ratio

Claimed Amount	Settled Amount	Payout %
4017745	3633547	90%

DISCLAIMER: Confidential information, not intended for public dissemination. Vidal Health Insurance TPA Pvt Ltd makes no representations or warranties, express, implied or otherwise, regarding the accuracy and completeness of the information, and shall have no liability resulting from the use of the information. The Receiving Party will use information received in a safe and prudent manner and is responsible for all risk or loss arising out of its use of such information. Data will be refreshed on every day night . Report is based on previous Day Data.