

**Corporate Analysis Report**

**Policy Details:**

<b>Corporate Name:</b>	<b>MS TAMIL NADU GRAMA BANK</b>
Insurer Policy Number:	170800/28/21/P1/08807283
Policy Start Date:	11-Nov-21
Policy End Date:	10-Nov-22
Total Premium : (in Rs.)	3,53,19,973
Earned Premium : (in Rs.)	3,24,16,962
Lives Covered: (in Nos.)	9,491
Report Generated Date:	12-Oct-22

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**1. Incurred Claims Ratio (ICR):**

Claim Status	Cashless		Member		Total	
	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No.	Amt. (Rs.)
Reported	415	3,24,83,458	983	2,66,86,135	1,398	5,91,69,593
Settled	323	2,37,94,831	866	1,89,47,794	1,189	4,27,42,625
Rejected	15	35,17,079	29	5,82,083	44	40,99,162
Cancelled	15	6,52,632	-	-	15	6,52,632
Awaiting UTR	-	-	-	-	0	0
Shortfall	13	9,87,632	25	14,02,411	38	23,90,043
Approved	21	12,52,470	30	12,73,921	51	25,26,391
Under Process	2	85,861	24	8,05,370	26	8,91,231
Bills Pending	26	12,26,245	-	-	26	12,26,245
Recommended For Repudiation	-	-	9	1,61,867	9	1,61,867
Recommended For Approval	-	-	-	-	0	0
Outstanding Claims	62	36,58,774	88	37,52,876	150	74,11,650
Incurred(OS+Settled)	385	2,74,53,605	954	2,27,00,670	1,339	5,01,54,275
<b>ICR On EP*</b>		-		-		<b>154.7%</b>
<b>Incidence Rate</b>		-		-		<b>14.7%</b>
<b>Disposal Rate</b>		<b>85.1%</b>		<b>91.0%</b>		<b>89.3%</b>
<b>Cost per Claims(CPC)</b>		<b>66,524</b>		<b>44,623</b>		<b>5,51,15.7</b>

**2. Hospitalisation Type Details**

CLAIM SUBTYPE	Cashless		Member	
	No.	Amt. (Rs.)	No.	Amt. (Rs.)
Claim benefits	0	0	0	0
Daycare	3	82,269	25	4,99,745
Domiciliary	0	0	0	0
Health Check up	0	0	0	0
Hospitalization	341	2,49,38,807	349	1,79,11,683
OPD	0	0	522	18,10,287
<b>Total</b>	<b>344</b>	<b>2,50,21,0176</b>	<b>896</b>	<b>2,02,21,715</b>

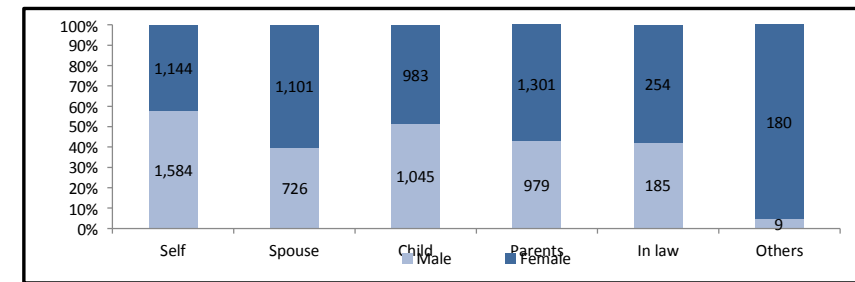
\*Considering Only Settled ,Approved and UTR Awaiting (Cheque Pending)

**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)

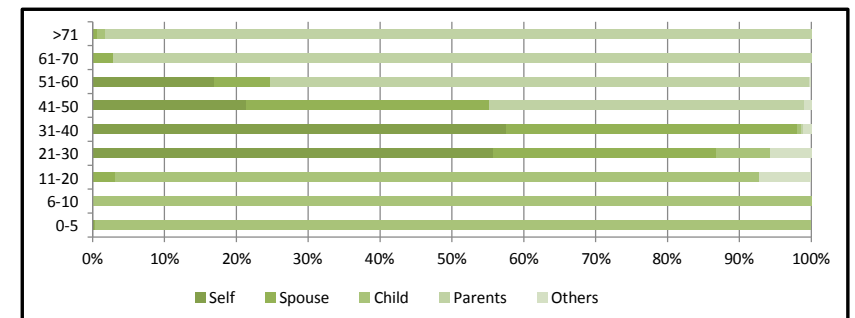
**3. Member Details - Relationship & Gender wise :**

Relation	Male	Female	Total	%
Self	1,584	1,144	2,728	28.74%
Spouse	726	1,101	1,827	19.25%
Child	1,045	983	2,028	21.37%
Parents	979	1,301	2,280	24.02%
In law	185	254	439	4.63%
Others	9	180	189	1.99%
<b>Total</b>	<b>4,528</b>	<b>4,963</b>	<b>9,491</b>	<b>100.00%</b>
<b>%</b>	<b>48%</b>	<b>52.29%</b>	<b>100.00%</b>	



**4. Member Details - Age Band & Relationship wise :**

Age Band	Self	Spouse	Child	Parents	In law	Others	Total	%
0-5	3	2	1,175	0	0	0	1,180	12.43%
6-10	0	0	382	0	0	0	382	4.02%
11-20	0	10	287	0	0	23	320	3.37%
21-30	1,289	718	173	0	0	134	2,314	24.38%
31-40	1,031	727	9	5	1	21	1,794	18.90%
41-50	149	235	0	304	35	7	730	7.69%
51-60	256	115	0	1,130	182	4	1,687	17.77%
61-70	0	19	0	665	168	0	852	8.98%
>71	0	1	2	176	53	0	232	2.44%
<b>Total</b>	<b>2,728</b>	<b>1,827</b>	<b>2,028</b>	<b>2,280</b>	<b>439</b>	<b>189</b>	<b>9,491</b>	<b>100.00%</b>
<b>%</b>	<b>29%</b>	<b>19%</b>	<b>21%</b>	<b>24%</b>	<b>5%</b>	<b>2%</b>	<b>100%</b>	



**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	89	20,95,480	0	0	0	0	0	0	89	20,95,480	7%	5%
6-10	0	0	0	0	9	3,04,161	0	0	0	0	0	0	9	3,04,161	1%	1%
11-20	0	0	1	25,547	1	31,086	0	0	0	0	0	0	2	56,633	0%	0%
21-30	94	39,06,109	106	45,66,259	10	4,94,843	0	0	0	0	3	1,49,572	213	91,16,783	17%	22%
31-40	91	40,85,486	39	26,00,740	0	0	0	0	0	0	0	0	130	66,86,226	10%	16%
41-50	13	7,55,603	26	11,32,769	0	0	42	10,34,211	15	36,737	0	0	96	29,59,320	8%	7%
51-60	83	23,47,092	2	76,055	0	0	257	58,50,125	36	11,56,940	1	1,27,229	379	95,57,441	31%	23%
61-70	0	0	0	0	0	0	216	63,92,352	32	18,01,610	0	0	248	81,93,962	20%	20%
>71	0	0	0	0	0	0	58	16,96,751	16	7,16,567	0	0	74	24,13,318	6%	6%
<b>Total</b>	<b>281</b>	<b>1,10,94,290</b>	<b>174</b>	<b>84,01,370</b>	<b>109</b>	<b>29,25,570</b>	<b>573</b>	<b>1,49,73,439</b>	<b>99</b>	<b>37,11,854</b>	<b>4</b>	<b>2,76,801</b>	<b>1,240</b>	<b>4,13,83,324</b>	<b>100%</b>	<b>100%</b>
<b>Total%</b>	<b>23%</b>	<b>27%</b>	<b>14%</b>	<b>20%</b>	<b>9%</b>	<b>7%</b>	<b>46%</b>	<b>36%</b>	<b>8%</b>	<b>9%</b>	<b>0%</b>	<b>1%</b>	<b>100%</b>	<b>100%</b>		

\* 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	86	3,77,336	12	77,008	26	1,99,622	376	11,46,649	48	1,40,495	0	0	548	19,41,110	44%	5%
10K-20K	32	5,16,234	17	2,83,674	35	4,94,973	28	5,82,050	11	1,98,626	1	14,439	124	20,89,996	10%	5%
20K-30K	35	9,81,505	27	7,36,484	23	5,50,158	79	22,23,215	15	4,08,845	1	25,269	180	49,25,476	15%	12%
30K-40K	24	8,67,166	26	9,28,272	9	3,35,680	11	3,68,521	1	38,499	0	0	71	25,38,138	6%	6%
40K-50K	29	13,33,798	33	15,35,162	2	88,111	7	3,10,124	3	1,39,178	0	0	74	34,06,373	6%	8%
50K-60K	16	8,82,434	12	6,42,868	8	5,14,751	14	7,67,309	5	2,77,771	0	0	55	30,85,133	4%	7%
60K-70K	19	12,21,580	9	5,69,594	1	65,923	6	3,87,703	2	1,32,070	0	0	37	23,76,870	3%	6%
70K-80K	14	10,45,534	18	13,27,173	1	76,134	9	6,67,752	2	1,50,222	0	0	44	32,66,815	4%	8%
80K-90K	2	1,74,800	6	5,09,173	1	83,322	4	3,38,965	3	2,48,819	0	0	16	13,55,079	1%	3%
90K-100K	3	2,99,197	2	1,92,788	0	0	4	3,87,610	1	93,142	0	0	10	9,72,737	1%	2%
>100K	21	33,94,706	12	15,99,174	3	5,16,896	35	77,93,541	8	18,84,187	2	2,37,093	81	1,54,25,597	7%	37%
<b>Total</b>	<b>281</b>	<b>1,10,94,290</b>	<b>174</b>	<b>84,01,370</b>	<b>109</b>	<b>29,25,570</b>	<b>573</b>	<b>1,49,73,439</b>	<b>99</b>	<b>37,11,854</b>	<b>4</b>	<b>2,76,801</b>	<b>1,240</b>	<b>4,13,83,324</b>	<b>100%</b>	<b>100%</b>
<b>Total%</b>	<b>23%</b>	<b>27%</b>	<b>14%</b>	<b>20%</b>	<b>9%</b>	<b>7%</b>	<b>46%</b>	<b>36%</b>	<b>8%</b>	<b>9%</b>	<b>0%</b>	<b>1%</b>	<b>100%</b>	<b>100%</b>		

\* 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. %
ARTHROPATHIES	3	74,396	2	1,17,995	1	24,950	6	3,57,987	-	-	-	-	12	5,75,328	0.97%	1.39%
SKIN	3	2,27,440	-	-	1	7,618	3	87,497	-	-	-	-	7	3,22,555	0.56%	0.78%
NERVOUS	-	-	-	-	1	63,506	13	3,30,923	3	1,23,342	-	-	17	5,17,771	1.37%	1.25%
CIRCULATORY	23	9,90,069	1	57,500	1	20,172	211	42,52,523	16	6,81,978	-	-	252	60,02,242	20.32%	14.50%
CLINICAL FINDINGS	8	4,67,523	7	4,58,885	19	6,33,105	28	9,37,325	2	3,48,329	1	1,27,229	65	29,72,396	5.24%	7.18%
DIGESTIVE	15	10,13,644	5	4,34,102	2	51,900	15	8,66,567	9	5,38,324	-	-	46	29,04,537	3.71%	7.02%
ENDOCRINE	50	2,52,244	8	55,506	1	775	129	6,29,336	33	1,63,872	-	-	221	11,01,733	17.82%	2.66%
EYE	15	2,27,260	1	30,000	1	5,966	53	14,46,862	10	2,86,159	-	-	80	19,96,247	6.45%	4.82%
INFECTIOUS	11	2,26,534	5	2,13,885	21	3,21,286	1	19,988	-	-	-	-	38	7,81,693	3.06%	1.89%
INJURY	4	4,75,319	2	1,86,819	4	78,685	4	4,77,372	1	82,259	-	-	15	13,00,454	1.21%	3.14%
NEOPLASM	7	3,82,580	15	9,30,899	11	4,36,225	29	16,31,082	4	4,11,794	-	-	66	37,92,580	5.32%	9.16%
PREGNANCY	77	38,82,301	106	46,25,529	-	-	-	-	-	-	-	-	183	85,07,830	14.76%	20.56%
RESPIRATORY	5	2,72,638	2	77,084	19	3,30,622	11	9,45,454	4	3,14,244	-	-	41	19,40,042	3.31%	4.69%
UROLOGY	27	8,34,262	11	3,55,651	14	5,13,836	11	3,74,682	11	3,15,675	2	1,24,303	76	25,18,409	6.13%	6.09%
OTHERS	30	15,20,564	8	7,56,522	5	2,37,859	54	26,02,492	6	4,45,878	1	25,269	104	55,88,584	8.39%	13.50%
REST OF THE AILMENTS	3	2,47,516	1	1,00,993	8	1,99,065	5	13,349	-	-	-	-	17	5,60,923	1.37%	1.36%
<b>Total</b>	<b>281</b>	<b>1,10,94,290</b>	<b>174</b>	<b>84,01,370</b>	<b>109</b>	<b>29,25,570</b>	<b>573</b>	<b>1,49,73,439</b>	<b>99</b>	<b>37,11,854</b>	<b>4</b>	<b>2,76,801</b>	<b>1,240</b>	<b>4,13,83,324</b>	<b>100%</b>	<b>100%</b>
<b>Total%</b>	<b>23%</b>	<b>27%</b>	<b>14%</b>	<b>20%</b>	<b>9%</b>	<b>7%</b>	<b>46%</b>	<b>36%</b>	<b>8%</b>	<b>9%</b>	<b>0%</b>	<b>1%</b>	<b>100%</b>	<b>100%</b>		

\* 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
APOLLO SPECIALITY HOSPITAL (MADURAI)	14	14,05,571
VADAMALAYAN HOSPITALS PVT LTD	6	13,50,566
MISSION HOSPITAL & RESEARCH CENTRE (RUN BY S.R6TRUST)	8	8,71,969
SHN MATERNITY HOME & PEDIATRIC CENTRE	10	7,19,773
GLOBAL HEALTH CITY CHENNAI	3	6,57,737
V.M. HOSPITAL A.V.M.M. ASSOCIATES (P) LTD	12	5,66,443
ANNAH JOSEPH HOSPITAL PRIVATE LIMITED	2	5,13,017
THE MADRAS MEDICAL MISSION	11	5,10,731
SRM INSTITUTES FOR MEDICAL SCIENCE	2	4,89,264
DHARAN HOSPITAL	3	4,37,548
DR. K.M. NALLASWAMY HOSPITAL	1	4,00,000
SHIFA HOSPITALS	4	3,91,002
DR. JEYASEKHARAN MEDICAL TRUST	9	3,85,549
BHARATHI HOSPITAL	2	3,67,725
AVONDA	1	3,57,696

AVONDA - Confidential Document For Internal Use Only

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

Type of claim	Events	Events%	Amt	Amt %
Cashless	344	28%	2,28,84,135	55%
Member	896	72%	1,84,99,189	45%
Total	1,240	100%	4,13,83,324	100%

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

**Preauth Processing TAT:**

TAT Band (Hrs)	No.	%
0-1 hour	470	69.2%
1-2 hour	126	18.6%
2-3 hour	51	7.5%
Above 3 hours	32	4.7%
Total	679	100.0%

LDR to Decision date

**Claim Process TAT :**

TAT Band (Days)	No.	%
0-7	816	84%
8-15	114	12%
16-30	26	3%
31-45	8	1%
46-60	4	0%
61-90	1	0%
>90	1	0%
Total	970	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
Nov 2021	51	28,29,876	28	1,12,794	79	29,42,670
Dec 2021	94	45,87,507	44	1,41,109	138	47,28,616
Jan 2022	76	44,04,511	45	1,92,354	121	45,96,865
Feb 2022	54	28,34,614	40	1,49,182	94	29,83,796
Mar 2022	68	35,89,159	62	2,41,294	130	38,30,453
Apr 2022	63	38,29,637	45	1,43,294	108	39,72,931
May 2022	73	34,89,058	57	1,73,244	130	36,62,302
Jun 2022	73	45,32,687	48	1,52,574	121	46,85,261
Jul 2022	60	31,88,590	65	2,18,542	125	34,07,132
Aug 2022	68	43,49,256	49	1,20,654	117	44,69,910
Sep 2022	38	19,38,142	39	1,65,246	77	21,03,388
<b>TOTAL</b>	<b>718</b>	<b>3,95,73,037</b>	<b>522</b>	<b>18,10,287</b>	<b>1,240</b>	<b>4,13,83,324</b>

**12.Payout Ratio**

Claimed Amount	Settled Amount	Payout %
4,29,74,723	3,88,56,933	90%

**13. POLICY DETAIL**

Insurer Policy Number	Corporate Name	Total Premium	Pol Start Date	Pol End Date	Lives
170800/28/21/P1/08807283 MS	TAMIL NADU GRAMA BANK	3,53,19,973	11-11-2021	10-11-2022	9,491

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Report Prepared by: Qliksense report  
Date: 12-10-2022 5:24 PM