

Corporate Analysis Report

Policy Details:

Corporate Name: HLL LIFECARE LIMITED
Insurer Policy Number: '571600502310001683'
Policy Start Date: 01-Jul-2023
Policy End Date: 30-Jun-2024
Total Premium:(in Rs.) 58363844
Earned Premium:(in Rs.) 58363844
Lives Covered:(in Nos.) 9679
Report Generated By: LAKSHMYSAJEEVAN
Report Generated Date: 26-May-2025 15:20

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	715	46989975	357	20681142	1072	67671117
Settled	630	41734958	307	14767167	937	56502125
Rejected	67	3061790	50	1171543	117	4233333
Cancelled	18	1596987	0	0	18	1596987
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)	630	41734958	307	14767167	937	56502125

ICR On EP*			96.8%
Incidence Rate			11.1%
Disposal Rate	100%	100%	100%
Cost per Claims(CPC)	66246	48102	60301

2. Hospitalisation Type Details:

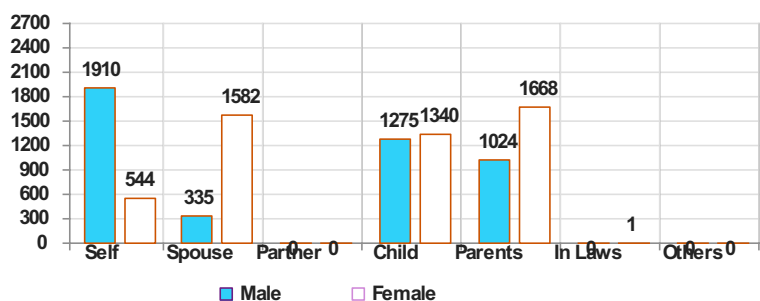
Claim Subtype	Cashless		Member	
	Nos.	Amt. (in Rs.)	Nos.	Amt. (in Rs.)
Claim Benefits	0	0	0	0
Daycare	68	2047317	28	1147216
Domiciliary	0	0	0	0
Health_Check_Up	0	0	0	0
Hospitalization	562	39687641	279	13619951
Opd	0	0	0	0
Total	630	41734958	307	14767167

*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)

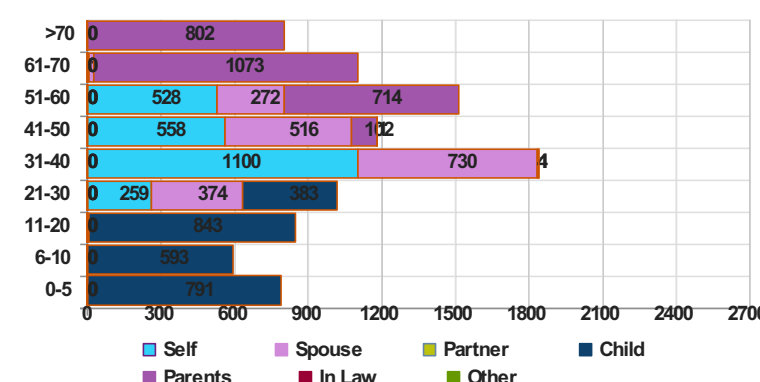
3. Member Details - Relationship & Gender wise :

Relation	Male	Female	Total	%
Self	1910	544	2454	25.35%
Spouse	335	1582	1917	19.81%
Partner	0	0	0	0.00%
Child	1275	1340	2615	27.02%
Parents	1024	1668	2692	27.81%
In Laws	0	1	1	0.01%
Others	0	0	0	0.00%
Total	4544	5135	9679	100.00%
%	47%	53%	100%	



4. Member Details - Age Band & Relationship wise :

AgeBand	Self	Spouse	Partner	Child	Parents	In Law	Other	Total	%
0-5	0	0	0	791	0	0	0	791	8.17%
6-10	0	0	0	593	0	0	0	593	6.13%
11-20	0	6	0	843	0	0	0	849	8.77%
21-30	259	374	0	383	0	0	0	1016	10.50%
31-40	1100	730	0	4	1	0	0	1835	18.96%
41-50	558	516	0	0	102	1	0	1177	12.16%
51-60	528	272	0	0	714	0	0	1514	15.64%
61-70	9	18	0	0	1073	0	0	1100	11.36%
>70	0	1	0	1	802	0	0	804	8.31%
Total	2454	1917	0	2615	2692	1	0	9679	100.00%
%	25%	20%	0%	27%	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	87	2335230	0	0	0	0	0	0	87	2335230	9.28%	4.13%
6-10	0	0	0	0	0	0	25	888625	0	0	0	0	0	0	25	888625	2.67%	1.57%
11-20	0	0	3	217801	0	0	36	1638225	0	0	0	0	0	0	39	1856026	4.16%	3.28%
21-30	10	473643	50	2049383	0	0	4	225330	0	0	0	0	0	0	64	2748356	6.83%	4.86%
31-40	53	3007850	61	2670365	0	0	0	0	0	0	0	0	0	0	114	5678215	12.17%	10.05%
41-50	55	3544908	58	3802860	0	0	0	0	6	239241	0	0	0	0	119	7587009	12.70%	13.43%
51-60	107	7182195	41	2915471	0	0	0	0	45	3085860	0	0	0	0	193	13183526	20.60%	23.33%
61-70	1	62775	3	508568	0	0	0	0	145	12673512	0	0	0	0	149	13244855	15.90%	23.44%
>70	0	0	0	0	0	0	0	0	147	8980283	0	0	0	0	147	8980283	15.69%	15.89%
Total	226	14271371	216	12164448	0	0	152	5087410	343	24978896	0	0	0	0	937	56502125	100.00%	100.00%
%	24%	25%	23%	22%	0%	0%	16%	9%	37%	44%	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	14	179896	16	183256	0	0	20	187555	18	231041	0	0	0	0	68	781748	7.26%	1.38%
10K-20K	30	534911	31	494067	0	0	58	881431	44	812985	0	0	0	0	163	2723394	17.40%	4.82%
20K-30K	41	1121444	31	827305	0	0	30	745175	66	1776808	0	0	0	0	168	4470732	17.93%	7.91%
30K-40K	39	1441862	29	1040743	0	0	10	339721	45	1583294	0	0	0	0	123	4405620	13.13%	7.80%
40K-50K	22	1104740	30	1396888	0	0	9	406548	30	1368597	0	0	0	0	91	4276773	9.71%	7.57%
50K-60K	11	663527	14	752440	0	0	6	322801	16	939691	0	0	0	0	47	2678459	5.02%	4.74%
60K-70K	15	1027528	9	639147	0	0	7	522770	15	978524	0	0	0	0	46	3167969	4.91%	5.61%
70K-80K	7	521273	20	1493390	0	0	3	223766	15	1116163	0	0	0	0	45	3354592	4.80%	5.94%
80K-90K	11	946958	6	525177	0	0	2	167481	9	758726	0	0	0	0	28	2398342	2.99%	4.24%
90K-100K	2	183713	3	290361	0	0	1	90028	7	656180	0	0	0	0	13	1220282	1.39%	2.16%
>100K	34	6545519	27	4521674	0	0	6	1200134	78	14756887	0	0	0	0	145	27024214	15.47%	47.83%
Total	226	14271371	216	12164448	0	0	152	5087410	343	24978896	0	0	0	0	937	56502125	100.00%	100.00%
%	24%	25%	23%	22%	0%	0%	16%	9%	37%	44%	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. %
CIRCULATORY	35	3129375	12	794621	0	0	2	220811	59	5925216	0	0	0	0	108	10070023	11.53%	17.82%
RESPIRATORY	18	865651	14	614586	0	0	57	1641391	43	2730127	0	0	0	0	132	5851755	14.09%	10.36%
NEOPLASM	21	1252834	15	2121437	0	0	0	0	20	1658688	0	0	0	0	56	5032959	5.98%	8.91%
UROLOGY	13	599611	25	1832761	0	0	5	280534	30	2039731	0	0	0	0	73	4752637	7.79%	8.41%
INJURY	17	1254813	9	604995	0	0	9	277283	13	1944863	0	0	0	0	48	4081954	5.12%	7.22%
PREGNANCY	9	494836	72	3257134	0	0	0	0	0	0	0	0	0	0	81	3751970	8.64%	6.64%
DIGESTIVE	22	1390391	13	863909	0	0	5	237812	21	1178651	0	0	0	0	61	3670763	6.51%	6.50%
INFECTIOUS	14	363553	18	573520	0	0	34	1022514	19	1356391	0	0	0	0	85	3315978	9.07%	5.87%
ARTHROPATHIES	11	900701	4	127704	0	0	2	52255	11	2165691	0	0	0	0	28	3246351	2.99%	5.75%
EYE	18	691557	1	22095	0	0	1	60000	59	1877825	0	0	0	0	79	2651477	8.43%	4.69%
SKIN	6	822002	5	88433	0	0	2	112685	9	887921	0	0	0	0	22	1911041	2.35%	3.38%
ABNORMAL CLINICAL AND LABORATORY FINDINGS	12	418546	7	207448	0	0	8	123811	13	969907	0	0	0	0	40	1719712	4.27%	3.04%
ENDOCRINE	2	57928	1	126355	0	0	2	73721	14	823737	0	0	0	0	19	1081741	2.03%	1.91%
BLOOD DISEASES	3	571280	1	5266	0	0	0	0	2	86607	0	0	0	0	6	663153	0.64%	1.17%
NERVOUS	2	137821	2	202965	0	0	0	0	9	234202	0	0	0	0	13	574988	1.39%	1.02%
OTHERS	23	1320472	17	721219	0	0	25	984593	21	1099339	0	0	0	0	86	4125623	9.18%	7.30%
Total	226	14271371	216	12164448	0	0	152	5087410	343	24978896	0	0	0	0	937	56502125	100.00%	100.00%
%	24%	25%	23%	22%	0%	0%	16%	9%	37%	44%	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-KOC-52	KIMS (KERALA INSTITUTE OF MEDICAL SCIENCES)	54	4065976
HOS-KOC-1720	P.R.S. HOSPITAL	49	3523171
HOS-KOC-661	COSMOPOLITAN HOSPITALS (P) LTD	44	3198531
HOS-KOC-1283	S.K. HOSPITAL	24	1584594
HOS-KOC-2740	NIMS HOSPITAL	21	1117355
HOS-KOC-53	SP FORT HOSPITAL	16	1066460
HOS-KOC-2363	G.G. HOSPITAL (A UNIT OF PARAGON HOSPITAL KERALA PVT. LTD.)	20	1051672
HOS-KOC-19	LISIE HOSPITAL	6	976325
HOS-KOC-151	LORDS HOSPITAL	5	963687
HOS-KOC-54	SREE UTHRADOM THIRUNAL HOSPITAL(A UNIT OF TRIVANDRUM SPECIALISTS HOSPITAL LTD)	19	930131
HOS-THI-014420	MEDITRINA HOSPITAL	5	663303
HOS-BLR-4697	KASBEKAR METGUD CLINIC	10	654990
HOS-THI-5095	JUBILEE MEMORIAL HOSPITAL	17	588713
HOS-THI-013492	ASTER DM HEALTH CARE PVT LTD.	5	555778
HOS-KOC-20	MEDICAL TRUST HOSPITAL	6	529743

9. Claims Approved - Cashless & Member Summary :

Type of claim	Events	Events%	Amount	Amount%
MEMBER	307	32.76%	14767167	26.14%
CASHLESS	630	67.24%	41734958	73.86%
TOTAL	937	100.00%	56502125	100.00%

10. Turn Around Time (TAT) :

Preauth Processing TAT :

TAT Band	Nos.	%
0 - 30 Mins	792	58.19%
30 Mins - 1 Hrs	249	18.30%
1 - 2 Hrs	188	13.81%
2 - 3 Hrs	76	5.58%
3 - 4 Hrs	32	2.35%
4 - 6 Hrs	23	1.69%
6 - 7 Hrs	1	0.07%
7 - 12 Hrs	0	0%
12 - 24 Hrs	0	0%
Above 24 Hrs	0	0%
Total	1361	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	470	98.74%
8-15	3	0.63%
16-30	2	0.42%
31-45	1	0.21%
46-60	0	0%
61-90	0	0%
>90	0	0%
Total	476	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
Jul 2023	78	5083213	0	0	78	5083213
Aug 2023	68	4528291	0	0	68	4528291
Sep 2023	66	4538216	0	0	66	4538216
Oct 2023	94	6058380	0	0	94	6058380
Nov 2023	88	5438990	0	0	88	5438990
Dec 2023	70	3162660	0	0	70	3162660
Jan 2024	70	3077047	0	0	70	3077047
Feb 2024	90	5909495	0	0	90	5909495
Mar 2024	70	4488458	0	0	70	4488458
Apr 2024	68	4794086	0	0	68	4794086
May 2024	85	5245265	0	0	85	5245265
Jun 2024	90	4178024	0	0	90	4178024
TOTAL	937	56502125	0	0	937	56502125

12. Payout Ratio

Claimed Amount	Settled Amount	Payout %
61840797	56502125	91%

13. Policy Details

Policy Number	Corporate Name	Total Premium	Earned Premium	Policy Start Date	Policy End Date	Lives
571600502310001683	HLL LIFECARE LIMITED	58363844	58363844	01-JUL-2023	30-JUN-2024	9679

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.