



Corporate Office : Tower-2, 1st floor, SJR I Park, Plot No: 13,14,15 , EPIP Zone, Whitefield, Bangalore-560066
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Corporate Analysis Report

Policy Details:

Corporate Name: HLL LIFECARE LIMITED
Insurer Policy Number: '571600/50/22/10001559'
Policy Start Date: 01-Jul-2022
Policy End Date: 30-Jun-2023
Total Premium:(in Rs.) 35970597
Earned Premium:(in Rs.) 35970597
Lives Covered:(in Nos.) 9679
Report Generated By: LAKSHMYSAJEEVAN
Report Generated Date: 26-May-2025 15:28

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1. Incurred Claims Ratio (ICR):

| | Cashless | | Member | | Total | |
|-----------------------------|----------|---------------|--------|---------------|-------|---------------|
| Claim Status | Nos. | Amt. (in Rs.) | Nos. | Amt. (in Rs.) | Nos. | Amt. (in Rs.) |
| Reported | 599 | 40420574 | 379 | 21018713 | 978 | 61439287 |
| Settled | 536 | 33675757 | 348 | 15383408 | 884 | 49059165 |
| Rejected | 29 | 2679120 | 31 | 1557001 | 60 | 4236121 |
| Cancelled | 34 | 3252936 | 0 | 0 | 34 | 3252936 |
| 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) | 536 | 33675757 | 348 | 15383408 | 884 | 49059165 |

| | | | |
|----------------------|-------|-------|--------|
| ICR On EP* | | | 136.4% |
| Incidence Rate | | | 10.1% |
| Disposal Rate | 100% | 100% | 100% |
| Cost per Claims(CPC) | 62828 | 44205 | 55497 |

3. Member Details - Relationship & Gender wise :

| Relation | Male | Female | Total | % |
|----------|------|--------|-------|---|
|----------|------|--------|-------|---|

2. Hospitalisation Type Details:

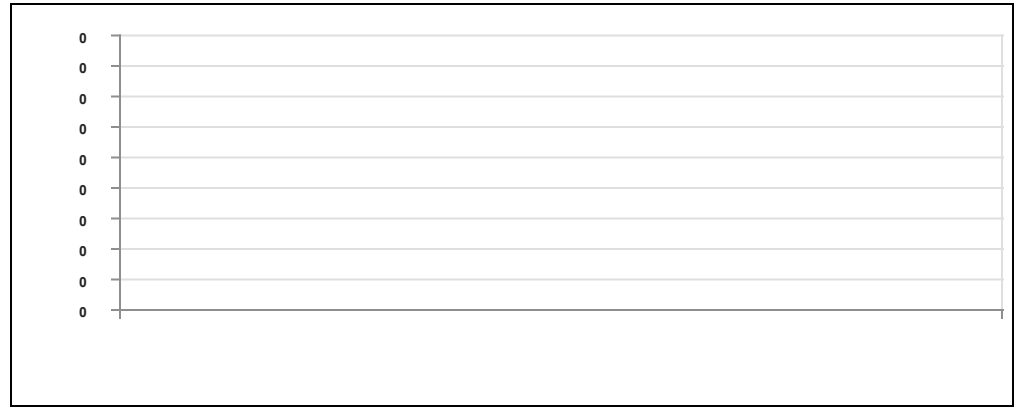
| | Cashless | | Member | |
|-----------------|----------|---------------|--------|---------------|
| Claim Subtype | Nos. | Amt. (in Rs.) | Nos. | Amt. (in Rs.) |
| Claim Benefits | 0 | 0 | 0 | 0 |
| Daycare | 35 | 999309 | 36 | 1013022 |
| Domiciliary | 0 | 0 | 0 | 0 |
| Health_Check_Up | 0 | 0 | 0 | 0 |
| Hospitalization | 501 | 32676448 | 312 | 14370386 |
| Opd | 0 | 0 | 0 | 0 |
| Total | 536 | 33675757 | 348 | 15383408 |

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

Notes:

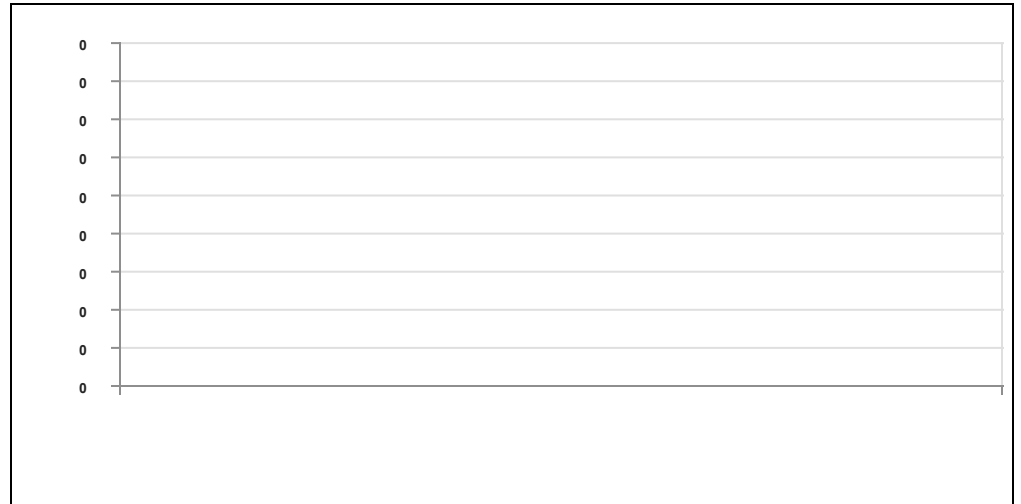
ICR = (Settled Amt + Outstanding Amt) / Annual Premium
ICR on EP* = (Settled Amt + Outstanding Amt) / Earned Premium
Earned Premium = Prorated premium as on report generated date
Cost Per Claim(CPC) = Approved Amt / Number of Events(Main Claims) for IPD + Daycare Cases
Incidents Rate = No of Claim Events/ Lives
Disposal Rate = (Settled+Rejected+Awaiting UTR+Cancelled / Claims Reported)
* EP- Earned Premium ; O/S - Outstanding
* Event = Main Claims Only (Excluding Prepost and Addendum)

| | | | | |
|----------------|-------------|-------------|-------------|----------------|
| Self | 1950 | 512 | 2462 | 25.44% |
| Spouse | 311 | 1650 | 1961 | 20.26% |
| Partner | 0 | 0 | 0 | 0.00% |
| Child | 1254 | 1331 | 2585 | 26.71% |
| Parents | 1019 | 1651 | 2670 | 27.59% |
| In Laws | 0 | 1 | 1 | 0.01% |
| Others | 0 | 0 | 0 | 0.00% |
| Total | 4534 | 5145 | 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 | 769 | 0 | 0 | 0 | 769 | 7.95% |
| 6-10 | 0 | 0 | 0 | 562 | 0 | 0 | 0 | 562 | 5.81% |
| 11-20 | 0 | 7 | 0 | 814 | 0 | 0 | 0 | 821 | 8.48% |
| 21-30 | 279 | 429 | 0 | 422 | 0 | 0 | 0 | 1130 | 11.67% |
| 31-40 | 1065 | 670 | 0 | 8 | 0 | 0 | 0 | 1743 | 18.01% |
| 41-50 | 510 | 537 | 0 | 1 | 108 | 0 | 0 | 1156 | 11.94% |
| 51-60 | 596 | 294 | 0 | 0 | 729 | 0 | 0 | 1619 | 16.73% |
| 61-70 | 12 | 23 | 0 | 0 | 1055 | 0 | 0 | 1090 | 11.26% |
| >70 | 0 | 1 | 0 | 9 | 778 | 1 | 0 | 789 | 8.15% |
| Total | 2462 | 1961 | 0 | 2585 | 2670 | 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 | 88 | 1604518 | 0 | 0 | 0 | 0 | 0 | 0 | 88 | 1604518 | 9.95% | 3.27% |
| 6-10 | 0 | 0 | 0 | 0 | 0 | 0 | 34 | 689021 | 0 | 0 | 0 | 0 | 0 | 0 | 34 | 689021 | 3.85% | 1.40% |
| 11-20 | 0 | 0 | 0 | 0 | 0 | 0 | 18 | 1408407 | 0 | 0 | 0 | 0 | 0 | 0 | 18 | 1408407 | 2.04% | 2.87% |
| 21-30 | 15 | 628778 | 62 | 2491667 | 0 | 0 | 22 | 1382603 | 0 | 0 | 0 | 0 | 0 | 0 | 99 | 4503048 | 11.20% | 9.18% |
| 31-40 | 60 | 3020677 | 54 | 2421270 | 0 | 0 | 1 | 48711 | 0 | 0 | 0 | 0 | 0 | 0 | 115 | 5490658 | 13.01% | 11.19% |
| 41-50 | 49 | 3589438 | 32 | 2167610 | 0 | 0 | 0 | 0 | 8 | 276021 | 0 | 0 | 0 | 0 | 89 | 6033069 | 10.07% | 12.30% |
| 51-60 | 115 | 6858821 | 21 | 2450851 | 0 | 0 | 0 | 0 | 57 | 3157994 | 0 | 0 | 0 | 0 | 193 | 12467666 | 21.83% | 25.41% |
| 61-70 | 1 | 40000 | 2 | 86554 | 0 | 0 | 0 | 0 | 130 | 10002331 | 0 | 0 | 0 | 0 | 133 | 10128885 | 15.05% | 20.65% |
| >70 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 115 | 6733893 | 0 | 0 | 0 | 0 | 115 | 6733893 | 13.01% | 13.73% |
| Total | 240 | 14137714 | 171 | 9617952 | 0 | 0 | 163 | 5133260 | 310 | 20170239 | 0 | 0 | 0 | 0 | 884 | 49059165 | 100.00% | 100.00% |
| % | 27% | 29% | 19% | 20% | 0% | 0% | 18% | 10% | 35% | 41% | 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 | 20 | 222863 | 19 | 150298 | 0 | 0 | 31 | 247636 | 15 | 213749 | 0 | 0 | 0 | 0 | 85 | 834546 | 9.62% | 1.70% |
| 10K-20K | 47 | 738334 | 22 | 427125 | 0 | 0 | 67 | 979213 | 60 | 1041150 | 0 | 0 | 0 | 0 | 196 | 3185822 | 22.17% | 6.49% |
| 20K-30K | 40 | 1079019 | 22 | 560437 | 0 | 0 | 27 | 661852 | 66 | 1703452 | 0 | 0 | 0 | 0 | 155 | 4004760 | 17.53% | 8.16% |
| 30K-40K | 35 | 1220383 | 32 | 1122841 | 0 | 0 | 11 | 372675 | 47 | 1658013 | 0 | 0 | 0 | 0 | 125 | 4373912 | 14.14% | 8.92% |
| 40K-50K | 25 | 1149999 | 39 | 1840974 | 0 | 0 | 8 | 369122 | 13 | 603340 | 0 | 0 | 0 | 0 | 85 | 3963435 | 9.62% | 8.08% |
| 50K-60K | 11 | 603169 | 4 | 216074 | 0 | 0 | 1 | 53588 | 13 | 715233 | 0 | 0 | 0 | 0 | 29 | 1588064 | 3.28% | 3.24% |
| 60K-70K | 14 | 892640 | 2 | 132252 | 0 | 0 | 1 | 64676 | 11 | 781982 | 0 | 0 | 0 | 0 | 28 | 1871550 | 3.17% | 3.81% |
| 70K-80K | 5 | 375145 | 2 | 225267 | 0 | 0 | 3 | 221383 | 10 | 738049 | 0 | 0 | 0 | 0 | 20 | 1559844 | 2.26% | 3.18% |
| 80K-90K | 8 | 677707 | 4 | 338322 | 0 | 0 | 4 | 347545 | 9 | 769506 | 0 | 0 | 0 | 0 | 25 | 2133080 | 2.83% | 4.35% |
| 90K-100K | 5 | 477231 | 4 | 376194 | 0 | 0 | 1 | 92850 | 10 | 1049516 | 0 | 0 | 0 | 0 | 20 | 1995791 | 2.26% | 4.07% |
| >100K | 30 | 6701224 | 21 | 4228168 | 0 | 0 | 9 | 1722720 | 56 | 10896249 | 0 | 0 | 0 | 0 | 116 | 23548361 | 13.12% | 48.00% |
| Total | 240 | 14137714 | 171 | 9617952 | 0 | 0 | 163 | 5133260 | 310 | 20170239 | 0 | 0 | 0 | 0 | 884 | 49059165 | 100.00% | 100.00% |
| % | 27% | 29% | 19% | 20% | 0% | 0% | 18% | 10% | 35% | 41% | 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 | 20 | 2358365 | 5 | 254591 | 0 | 0 | 1 | 12179 | 38 | 4150133 | 0 | 0 | 0 | 0 | 64 | 6775268 | 7.24% | 13.81% |
| RESPIRATORY | 13 | 378532 | 9 | 570116 | 0 | 0 | 66 | 1926278 | 36 | 2092706 | 0 | 0 | 0 | 0 | 124 | 4967632 | 14.03% | 10.13% |
| UROLOGY | 25 | 1179224 | 19 | 841309 | 0 | 0 | 4 | 179788 | 28 | 2160303 | 0 | 0 | 0 | 0 | 76 | 4360624 | 8.60% | 8.89% |
| DIGESTIVE | 22 | 1348041 | 12 | 948265 | 0 | 0 | 6 | 287984 | 18 | 837652 | 0 | 0 | 0 | 0 | 58 | 3421942 | 6.56% | 6.98% |
| INJURY | 9 | 568915 | 8 | 1221576 | 0 | 0 | 7 | 807954 | 6 | 445896 | 0 | 0 | 0 | 0 | 30 | 3044341 | 3.39% | 6.21% |
| ABNORMAL CLINICAL AND LABORATORY FINDINGS | 19 | 1043522 | 10 | 217202 | 0 | 0 | 29 | 800573 | 22 | 980165 | 0 | 0 | 0 | 0 | 80 | 3041462 | 9.05% | 6.20% |
| PREGNANCY | 18 | 582691 | 65 | 2313576 | 0 | 0 | 2 | 98711 | 0 | 0 | 0 | 0 | 0 | 0 | 85 | 2994978 | 9.62% | 6.10% |
| NEOPLASM | 25 | 1484871 | 8 | 875467 | 0 | 0 | 0 | 0 | 8 | 442202 | 0 | 0 | 0 | 0 | 41 | 2802540 | 4.64% | 5.71% |

| | | | | | | | | | | | | | | | | | | |
|----------------------------|-----|----------|-----|---------|----|----|-----|---------|-----|----------|----|----|----|----|------|----------|---------|---------|
| ARTHROPATHIES | 6 | 152533 | 5 | 848938 | 0 | 0 | 1 | 30226 | 9 | 1724701 | 0 | 0 | 0 | 0 | 21 | 2756398 | 2.38% | 5.62% |
| INFECTIOUS | 13 | 570821 | 13 | 220091 | 0 | 0 | 33 | 433520 | 14 | 1092289 | 0 | 0 | 0 | 0 | 73 | 2316721 | 8.26% | 4.72% |
| EYE | 15 | 481902 | 1 | 40000 | 0 | 0 | 0 | 0 | 54 | 1551487 | 0 | 0 | 0 | 0 | 70 | 2073389 | 7.92% | 4.23% |
| NERVOUS | 5 | 450350 | 1 | 86000 | 0 | 0 | 1 | 26167 | 8 | 651977 | 0 | 0 | 0 | 0 | 15 | 1214494 | 1.70% | 2.48% |
| SKIN | 2 | 257577 | 2 | 59786 | 0 | 0 | 4 | 270281 | 7 | 365564 | 0 | 0 | 0 | 0 | 15 | 953208 | 1.70% | 1.94% |
| ENDOCRINE | 3 | 31924 | 2 | 204372 | 0 | 0 | 1 | 35469 | 14 | 650442 | 0 | 0 | 0 | 0 | 20 | 922207 | 2.26% | 1.88% |
| MALFORMATIONS/DEFORMATIONS | 1 | 398255 | 1 | 250000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 648255 | 0.23% | 1.32% |
| OTHERS | 44 | 2850191 | 10 | 666663 | 0 | 0 | 8 | 224130 | 48 | 3024722 | 0 | 0 | 0 | 0 | 110 | 6765706 | 12.44% | 13.79% |
| Total | 240 | 14137714 | 171 | 9617952 | 0 | 0 | 163 | 5133260 | 310 | 20170239 | 0 | 0 | 0 | 0 | 884 | 49059165 | 100.00% | 100.00% |
| % | 27% | 29% | 19% | 20% | 0% | 0% | 18% | 10% | 35% | 41% | 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) | 44 | 3939782 |
| HOS-KOC-661 | COSMOPOLITAN HOSPITALS (P) LTD | 46 | 3432371 |
| HOS-KOC-54 | SREE UTHRADOM THIRUNAL HOSPITAL(A UNIT OF TRIVANDRUM SPECIALISTS HOSPITAL LTD) | 25 | 2522523 |
| HOS-KOC-2626 | ANANTHAPURI HOSPITAL & RESEARCH INSTITUTE | 17 | 1974410 |
| HOS-KOC-1283 | S.K. HOSPITAL | 32 | 1323600 |
| HOS-KOC-1720 | P.R.S. HOSPITAL | 21 | 1158446 |
| HOS-KOC-53 | SP FORT HOSPITAL | 12 | 998834 |
| HOS-KOC-2740 | NIMS HOSPITAL | 18 | 948961 |
| HOS-THI-7698 | POLAKULATH NARAYANAN RENAI MEDICITY | 3 | 787747 |
| HOS-THI-5095 | JUBILEE MEMORIAL HOSPITAL | 14 | 690658 |
| HOS-THI-014204 | RAJAGIRI HOSPITAL | 11 | 519520 |
| HOS-KOC-50 | CHAITHANYA EYE HOSPITAL & RESEARCH INSTITUTE | 16 | 466000 |
| HOS-THI-013492 | ASTER DM HEALTH CARE PVT LTD. | 3 | 426791 |
| HOS-CHN-6705 | APOLLO HOSPITALS-AYANAMBAKKAM | 1 | 412820 |
| HOS-BLR-016034 | MANIPAL HOSPITAL-SARJAPUR ROAD | 2 | 405265 |

9. Claims Approved - Cashless & Member Summary :

| Type of claim | Events | Events% | Amount | Amount% |
|---------------|--------|---------|----------|---------|
| MEMBER | 348 | 39.37% | 15383408 | 31.36% |
| CASHLESS | 536 | 60.63% | 33675757 | 68.64% |
| TOTAL | 884 | 100.00% | 49059165 | 100.00% |

10. Turn Around Time (TAT) :

Preauth Processing TAT :

| TAT Band | Nos. | % |
|-----------------|------|---------|
| 0 - 30 Mins | 371 | 36.02% |
| 30 Mins - 1 Hrs | 213 | 20.68% |
| 1 - 2 Hrs | 243 | 23.59% |
| 2 - 3 Hrs | 113 | 10.97% |
| 3 - 4 Hrs | 47 | 4.56% |
| 4 - 6 Hrs | 37 | 3.59% |
| 6 - 7 Hrs | 6 | 0.58% |
| 7 - 12 Hrs | 0 | 0% |
| 12 - 24 Hrs | 0 | 0% |
| Above 24 Hrs | 0 | 0% |
| Total | 1030 | 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 | 463 | 97.27% |
| 8-15 | 9 | 1.89% |
| 16-30 | 0 | 0% |
| 31-45 | 1 | 0.21% |
| 46-60 | 2 | 0.42% |
| 61-90 | 1 | 0.21% |
| >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 2022 | 61 | 3607096 | 0 | 0 | 61 | 3607096 |
| Aug 2022 | 84 | 4700230 | 0 | 0 | 84 | 4700230 |
| Sep 2022 | 101 | 5070498 | 0 | 0 | 101 | 5070498 |
| Oct 2022 | 62 | 3745851 | 0 | 0 | 62 | 3745851 |
| Nov 2022 | 77 | 4178644 | 0 | 0 | 77 | 4178644 |
| Dec 2022 | 73 | 3857681 | 0 | 0 | 73 | 3857681 |
| Jan 2023 | 73 | 5093862 | 0 | 0 | 73 | 5093862 |
| Feb 2023 | 60 | 3740578 | 0 | 0 | 60 | 3740578 |
| Mar 2023 | 77 | 3762785 | 0 | 0 | 77 | 3762785 |
| Apr 2023 | 60 | 2629482 | 0 | 0 | 60 | 2629482 |
| May 2023 | 68 | 4770681 | 0 | 0 | 68 | 4770681 |
| Jun 2023 | 88 | 3901777 | 0 | 0 | 88 | 3901777 |
| TOTAL | 884 | 49059165 | 0 | 0 | 884 | 49059165 |

12. Payout Ratio

| Claimed Amount | Settled Amount | Payout % |
|----------------|----------------|----------|
| 53950230 | 49059165 | 91% |

13. Policy Details

| Policy Number | Corporate Name | Total Premium | Earned Premium | Policy Start Date | Policy End Date | Lives |
|-----------------------|----------------------|---------------|----------------|-------------------|-----------------|-------|
| 571600/50/22/10001559 | HLL LIFECARE LIMITED | 35970597 | 35970597 | 01-JUL-2022 | 30-JUN-2023 | 9679 |

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