



Redefining Healthcare Services...  
**Vipul Medcorp Insurance TPA Pvt Ltd**  
 An ISO 9001:2008 Company

**taps**

TPA Administration & Processing System

## Analysis Report



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Policy No : 510000/48/2020/2205      Period of Insurance : 24/12/2019 - 23/12/2020  
 Name of Corporate : Indian Council Of Philosophical Research  
 Underwriter : The Oriental Insurance Company Limited  
 Policy Issuing Office : 510000, Oic, Do Lcb Delhi      No. of Employees : 78      No. of Lives : 234  
 Policy Analysis Report as on : 17 Nov 2020  
 Created By : MS NEHA BISHT (GUR821496)      Created On : 17/11/2020 13:22:32

### Claims Overview

|                                     | Cashless      |              |                | Reimbursement |              |                | Total        |                    |                      |             |             |
|-------------------------------------|---------------|--------------|----------------|---------------|--------------|----------------|--------------|--------------------|----------------------|-------------|-------------|
|                                     | No. Of Claims | Claim Amount | Settled Amount | No. Of Claims | Claim Amount | Settled Amount | Total Claims | Total Claim Amount | Total Settled Amount | % of Claims | % of Amount |
| Reported                            | 7             | 700097       | 619293         | 132           | 693666       | 493378         | 139          | 1393763            | 1112671              |             |             |
| Paid                                | 5             | 589837       | 571033         | 120           | 521994       | 487898         | 125          | 1111831            | 1058931              | 89.93%      | 95.17%      |
| Settled                             | 1             | 48260        | 48260          | 2             | 5480         | 5480           | 3            | 53740              | 53740                | 2.16%       | 4.83%       |
| Approved                            | 0             | 0            | 0              | 0             | 0            | 0              | 0            | 0                  | 0                    | 0%          | 0%          |
| Rejected                            | 0             | 0            | 0              | 5             | 16442        | 0              | 5            | 16442              | 0                    | 3.6%        | 0%          |
| Cashless Rejected                   | 1             | 62000        | 0              | 0             | 0            | 0              | 1            | 62000              | 0                    | 0.72%       | 0%          |
| Cashless Cancelled                  | 0             | 0            | 0              | 0             | 0            | 0              | 0            | 0                  | 0                    | 0%          | 0%          |
| Closed                              | 0             | 0            | 0              | 0             | 0            | 0              | 0            | 0                  | 0                    | 0%          | 0%          |
| Pending                             | 0             | 0            | 0              | 0             | 0            | 0              | 0            | 0                  | 0                    | 0%          | 0%          |
| Query                               | 0             | 0            | 0              | 5             | 149750       | 0              | 5            | 149750             | 0                    | 3.6%        | 0%          |
| Pre-Auth Approved Bill Not Received | 0             | 0            | 0              | 0             | 0            | 0              | 0            | 0                  | 0                    | 0%          | 0%          |

|                  |         |
|------------------|---------|
| Premium          | 1951098 |
| Addition Premium | 0       |
| Deletion Premium | 0       |
| Total Premium    | 1951098 |
| Incurred Claim   | 1262421 |
| ICR              | 65%     |
| Earned Premium   | 1759187 |
| ICR on Earned    | 72%     |

### Morbidity Ratio

|  |     |
|--|-----|
| No. of lives Insured                     |     |
| No. of Claims                            | 234 |
| No. of Claims made per 100 Lives Insured | 139 |
|  | 59% |

**Disease wise claim analysis**

| <b>Disease Group</b>                         | <b>No. of Claims</b> | <b>Claim Amount</b> | <b>Settled Amount</b> | <b>% of Claim</b> | <b>% of Amount</b> |
|--|----------------------|---------------------|-----------------------|-------------------|--------------------|
| General S/s                                  | 117                  | 518576              | 477904                | 91.41%            | 42.95%             |
| Trauma                                       | 1                    | 282117              | 282117                | 0.78%             | 25.35%             |
| Cardio Vascular                              | 1                    | 148357              | 148357                | 0.78%             | 13.33%             |
| Respiratory                                  | 1                    | 60417               | 51417                 | 0.78%             | 4.62%              |
| Tumor  | 1                    | 48260               | 48260                 | 0.78%             | 4.34%              |
| Ophthalmic                                   | 1                    | 38610               | 38610                 | 0.78%             | 3.47%              |
| General/ Special/ Follow Up Examinations     | 5                    | 35939               | 33793                 | 3.91%             | 3.04%              |
| Nose, Throat And Other Respiratory Disorders | 1                    | 33295               | 32213                 | 0.78%             | 2.9%               |
| <b>Total</b>                                 | <b>128</b>           | <b>1165571</b>      | <b>1112671</b>        |                   |                    |

**Age wise claim analysis**

| Age Wise     | No. of Claims | Claim Amount   | Settled Amount | % of Claim | % of Amount |
|--------------|---------------|----------------|----------------|------------|-------------|
| 0 - 5        | 2             | 1772           | 1772           | 1.56%      | 0.16%       |
| 06 - 35      | 31            | 93290          | 89209          | 24.22%     | 8.02%       |
| 36 - 40      | 0             | 0              | 0              | 0%         | 0%          |
| 41 - 45      | 6             | 31193          | 31093          | 4.69%      | 2.79%       |
| 46 - 50      | 8             | 34193          | 27913          | 6.25%      | 2.51%       |
| 51 - 55      | 13            | 35103          | 33835          | 10.16%     | 3.04%       |
| 56 - 60      | 28            | 290207         | 277589         | 21.88%     | 24.95%      |
| 61 - 65      | 19            | 288052         | 265788         | 14.84%     | 23.89%      |
| 66 - 70      | 8             | 62845          | 62262          | 6.25%      | 5.6%        |
| Above 70     | 13            | 328916         | 323210         | 10.16%     | 29.05%      |
| <b>Total</b> | <b>128</b>    | <b>1165571</b> | <b>1112671</b> |            |             |

**Relationship wise claim analysis**

| Relationship Wise | No. of Claims | Claim Amount   | Settled Amount | % of Claim | % of Amount |
|-------------------|---------------|----------------|----------------|------------|-------------|
| Employee          | 59            | 906180         | 864920         | 46.09%     | 77.73%      |
| Spouse            | 24            | 131769         | 125924         | 18.75%     | 11.32%      |
| Children          | 17            | 32374          | 32374          | 13.28%     | 2.91%       |
| Parents           | 28            | 95248          | 89453          | 21.88%     | 8.04%       |
| Parent-In-Law     | 0             | 0              | 0              | 0%         | 0%          |
| Others            | 0             | 0              | 0              | 0%         | 0%          |
| <b>Total</b>      | <b>128</b>    | <b>1165571</b> | <b>1112671</b> |            |             |

**Claim Amount Band Wise analysis**

| Amount Band Wise         | No. of Claims | Claim Amount   | Settled Amount | % of Claim | % of Amount |
|--------------------------|---------------|----------------|----------------|------------|-------------|
| Rs. 10000 and Less       | 115           | 418191         | 386600         | 89.84%     | 34.75%      |
| Rs. 10001 to Rs. 25000   | 6             | 70673          | 68168          | 4.69%      | 6.13%       |
| Rs. 25001 to Rs. 50000   | 3             | 120165         | 119083         | 2.34%      | 10.7%       |
| Rs. 50001 to Rs. 75000   | 2             | 126068         | 108346         | 1.56%      | 9.74%       |
| Rs. 75001 to Rs. 100000  | 0             | 0              | 0              | 0%         | 0%          |
| Rs. 100001 to Rs. 150000 | 1             | 148357         | 148357         | 0.78%      | 13.33%      |
| Rs. 150001 to Rs. 200000 | 0             | 0              | 0              | 0%         | 0%          |
| Rs. 200001 to Rs. 250000 | 0             | 0              | 0              | 0%         | 0%          |
| Rs. 250001 to Rs. 300000 | 1             | 282117         | 282117         | 0.78%      | 25.35%      |
| Rs. 300001 to Rs. 350000 | 0             | 0              | 0              | 0%         | 0%          |
| Rs. 350001 to Rs. 400000 | 0             | 0              | 0              | 0%         | 0%          |
| Rs. 400001 to Rs. 450000 | 0             | 0              | 0              | 0%         | 0%          |
| Rs. 450001 to Rs. 500000 | 0             | 0              | 0              | 0%         | 0%          |
| Above Rs. 500001         | 0             | 0              | 0              | 0%         | 0%          |
| <b>Total</b>             | <b>128</b>    | <b>1165571</b> | <b>1112671</b> |            |             |

**Hospital Wise analysis**

| Hospital Wise                                     | No. of Claims | Claim Amount   | Settled Amount | % of Claim | % of Amount |
|---|---------------|----------------|----------------|------------|-------------|
| Opd   | 121           | 488864         | 454768         | 94.53%     | 40.87%      |
| Pushpawati Singhania Research Institute For Liver | 2             | 126068         | 108346         | 1.56%      | 9.74%       |
| Aakash Hospital                                   | 1             | 33295          | 32213          | 0.78%      | 2.9%        |
| Apollo Spectra Hospitals -Chennai                 | 1             | 282117         | 282117         | 0.78%      | 25.35%      |
| Batra Hospital & Medical Research Centre          | 1             | 148357         | 148357         | 0.78%      | 13.33%      |
| Dr. Sreekanth Eye Care & Research Centre.         | 1             | 38610          | 38610          | 0.78%      | 3.47%       |
| Max Devki Devi                                    | 1             | 48260          | 48260          | 0.78%      | 4.34%       |
| <b>Total</b>                                      | <b>128</b>    | <b>1165571</b> | <b>1112671</b> |            |             |

**Hospital City Wise analysis**

| Hospital City Wise | No. of Claims | Claim Amount | Settled Amount | % of Claim | % of Amount |
|--------------------|---------------|--------------|----------------|------------|-------------|
| New Delhi          | 126           | 844844       | 791944         | 98.44%     | 71.18%      |
| Chennai            | 1             | 282117       | 282117         | 0.78%      | 25.35%      |
| Kozhikode          | 1             | 38610        | 38610          | 0.78%      | 3.47%       |
| Total              | 128           | 1165571      | 1112671        |            |             |

**Repeated Utilisation Wise of Employees (Hospitalisation)**

| No. of Claims | No. of Employees | Claim Amount | Settled Amount | % of Claim | % of Amount |
|---------------|------------------|--------------|----------------|------------|-------------|
| 1             | 3                | 478734       | 478734         | 50%        | 77.3%       |
| 3             | 1                | 159363       | 140559         | 16.67%     | 22.7%       |
| Total         | 4                | 638097       | 619293         |            |             |

**Repeated Utilisation Wise of Dependents (Hospitalisation)**

| No. of Claims | No. of Dependents | Claim Amount | Settled Amount | % of Claim | % of Amount |
|---------------|-------------------|--------------|----------------|------------|-------------|
| 1             | 1                 | 38610        | 38610          | 100%       | 100%        |
| Total         | 1                 | 38610        | 38610          |            |             |