

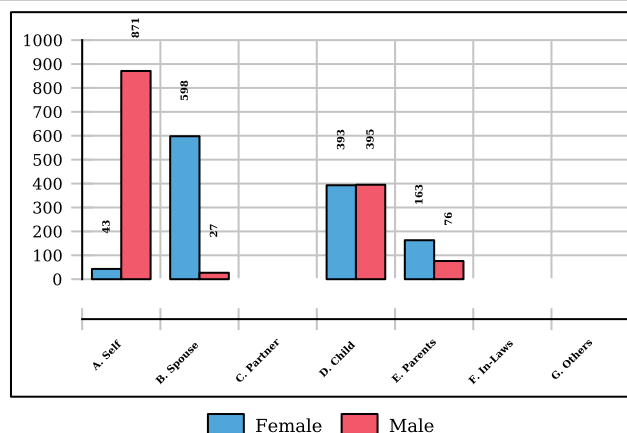
Corporate name THE CAMPCO LIMITED
Policy No P0024300003/6115/100091
Policy Start date 26-Sep-2023
Policy End date 25-Sep-2024
Total Premium 7000000
Total Earned Premium 7000000
Lives Count 2566
Report Generated by :- vaishali@vidalhealth.com
Report Generated Date 12-Aug-2026 14:53

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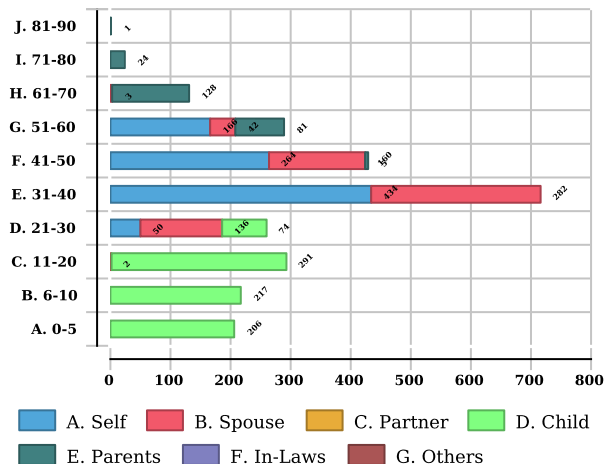
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1. Incurred Claims Ratio(ICR):							2. Hospitalisation Type Details:				
		Cashless		Member		Total			Cashless		Member
Claim Status	No	Amt. (inRs.)	No	Amt. (inRs.)	No	Amt. (inRs.)	Claim Subtype	No	Amt. (inRs.)	No	Amt. (inRs.)
REPORTED	99	4591030	98	3497372	197	8088402	Claim benefit	0	0	0	0
APPROVED	0	0	0	0	0	0	Daycare	9	172002	6	96632
AWAITING UTR	0	0	0	0	0	0	Domiciliary	0	0	0	0
BILLS PENDING	0	0	0	0	0	0	Health_check_up	0	0	0	0
CANCELLED	0	0	0	0	0	0	Hospitalization	81	3951739	89	2341974
RECOMMENDED FOR APPROVAL	0	0	0	0	0	0	IpD	0	0	0	0
RECOMMENDED FOR REPUDIATION	0	0	0	0	0	0	Opd	0	0	0	0
REJECTED	9	232005	3	149326	12	381331	Total	90	4123741	95	2438606
SETTLED	90	4123741	95	2476028	185	6599769	*Considering Only Settled ,Approved and UTR Awaiting (Cheque Pending)				
SHORTFALL	0	0	0	0	0	0	Notes:				
UNDERPROCESS	0	0	0	0	0	0	ICR = (Settled Amt + Outstanding Amt) / Annual Premium				
OUTSTANDING	0	0	0	0	0	0	ICR on EP* = (Settled Amt + Outstanding Amt) / Earned Premium				
INCURRED (OS + Settled)	90	4123741	95	2476028	185	6599769	Earned Premium = Prorated premium as on report generated date				
ICR On EP*						94.28%	Cost Per Claim(CPC) = Approved Amt / Number of Events(Main Claims) for IPD + Daycare Cases				
Incidence Rate						7.68%	Incidents Rate = No of Claim Events/ Lives				
Disposal Rate		100%		100%		100%	Disposal Rate = (Settled+Rejected+Awaiting UTR+Cancelled / Claims Reported)				
Cost per Claims(CPC)		45819		26063		35674	* EP- Earned Premium ; O/S - Outstanding				
							* Event = Main Claims Only (Excluding Prepost and Addendum)				

3. Member Details - Relationship & Gender wise :				
Relation	Male	Female	Total	Percentage
A. Self	871	43	914	35.6%
B. Spouse	27	598	625	24.4%
C. Partner	0	0	0	0%
D. Child	395	393	788	30.7%
E. Parents	76	163	239	9.3%
F. In-Laws	0	0	0	0%
G. Others	0	0	0	0%
Total	1369	1197	2566	100%
%	53%	47%	100%	



4. Member Details - Age Band & Relationshipwise :									
AgeBand	Self	Spouse	Partner	Child	Parents	In-Laws	Others	Total	Percentage
A. 0-5	0	0	0	206	0	0	0	206	8%
B. 6-10	0	0	0	217	0	0	0	217	8.5%
C. 11-20	0	2	0	291	0	0	0	293	11.4%
D. 21-30	50	136	0	74	0	0	0	260	10.1%
E. 31-40	434	282	0	0	0	0	0	716	27.9%
F. 41-50	264	160	0	0	5	0	0	429	16.7%
G. 51-60	166	42	0	0	81	0	0	289	11.3%
H. 61-70	0	3	0	0	128	0	0	131	5.1%
I. 71-80	0	0	0	0	24	0	0	24	0.9%
J. 81-90	0	0	0	0	1	0	0	1	0%
K. 91-100	0	0	0	0	0	0	0	0	0%
L. >100	0	0	0	0	0	0	0	0	0%
Total	914	625	0	788	239	0	0	2566	100%
%	36%	24%	0%	31%	9%	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	15	192314	0	0	0	0	0	0	15	192314	8.11%	2.91%	
6-10	0	0	0	0	0	0	13	214500	0	0	0	0	0	0	13	214500	7.03%	3.25%	
11-20	0	0	0	0	0	0	9	443273	0	0	0	0	0	0	9	443273	4.86%	6.72%	
21-30	5	374949	20	297878	0	0	2	74917	0	0	0	0	0	0	27	747744	14.59%	11.33%	
31-40	26	847513	17	331733	0	0	0	0	0	0	0	0	0	0	43	1179246	23.24%	17.87%	
41-50	11	752718	7	366742	0	0	0	0	0	0	0	0	0	0	18	1119460	9.73%	16.96%	
51-60	11	834973	6	130289	0	0	0	0	5	85802	0	0	0	0	22	1051064	11.89%	15.93%	
61-70	0	0	2	143082	0	0	0	0	33	1035962	0	0	0	0	35	1179044	18.92%	17.86%	
71-80	0	0	0	0	0	0	0	0	3	473124	0	0	0	0	3	473124	1.62%	7.17%	
81-90	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	0.00%	
91-100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	0.00%	
>100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	0.00%	
Total	53	2810153	52	1269724	0	0	39	925004	41	1594888	0	0	0	0	185	6599769	100.00%	100.00%	
%	28.65%	42.58%	28.11%	19.24%	0.00%	0.00%	21.08%	14.02%	22.16%	24.17%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%			

6. Claims Approved - Amount Band & Relationship wise :																		
	Self		Spouse		Partner		Child		Parents		In Law		Other		Total		Total %	
Amount	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	3	36016	8	67010	0	0	11	74591	2	12213	0	0	0	0	24	189830	12.97%	2.88%
10K-20K	14	203609	29	447192	0	0	18	271413	20	329119	0	0	0	0	81	1251333	43.78%	18.96%
20K-30K	7	158461	5	123509	0	0	4	97203	6	152256	0	0	0	0	22	531429	11.89%	8.05%
30K-40K	6	204284	3	104745	0	0	1	32637	3	92535	0	0	0	0	13	434201	7.03%	6.58%
40K-50K	5	226786	2	88812	0	0	1	40585	3	145766	0	0	0	0	11	501949	5.95%	7.61%
50K-60K	2	115751	0	0	0	0	0	0	1	58974	0	0	0	0	3	174725	1.62%	2.65%
60K-70K	4	257012	1	65978	0	0	2	123340	0	0	0	0	0	0	7	446330	3.78%	6.76%
70K-80K	1	74203	0	0	0	0	0	0	1	79344	0	0	0	0	2	153547	1.08%	2.33%
80K-90K	3	245574	2	175558	0	0	0	0	1	81062	0	0	0	0	6	502194	3.24%	7.61%
90K-100K	1	97546	1	90753	0	0	0	0	2	187732	0	0	0	0	4	376031	2.16%	5.70%
>100K	7	1190911	1	106167	0	0	2	285235	2	455887	0	0	0	0	12	2038200	6.49%	30.88%
Total	53	2810153	52	1269724	0	0	39	925004	41	1594888	0	0	0	0	185	6599769	100.00%	100.00%
%	28.65%	42.58%	28.11%	19.24%	0.00%	0.00%	21.08%	14.02%	22.16%	24.17%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%		

* Count is only for Approved Claims(Settled and Awaiting UTR (Cheque Pending)).

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. %
Injury/Fracture/Dislocation/Toxicity	13	727751	1	24107	0	0	5	253301	1	93918	0	0	0	0	20	1099077	10.81%	16.65%
Diseases of the Circulatory system	4	335543	3	162928	0	0	0	0	6	515838	0	0	0	0	13	1014309	7.03%	15.37%
Diseases of the Genitourinary system	11	514074	2	50301	0	0	3	28237	10	287320	0	0	0	0	26	879932	14.05%	13.33%
Diseases of the Digestive system	3	296213	3	109026	0	0	1	40585	4	224444	0	0	0	0	11	670268	5.95%	10.16%
Diseases of the Respiratory system	7	217716	1	9073	0	0	14	244488	2	84460	0	0	0	0	24	555737	12.97%	8.42%
Cancer	1	300000	0	0	0	0	0	0	6	103602	0	0	0	0	7	403602	3.78%	6.12%
Benign Neoplasm	0	0	2	178060	0	0	1	162121	0	0	0	0	0	0	3	340181	1.62%	5.15%
Diseases of the Eye and Adnexa	4	129857	5	85302	0	0	0	0	3	78700	0	0	0	0	12	293859	6.49%	4.45%
Pregnancy and Childbirth	0	0	17	247363	0	0	0	0	0	0	0	0	0	0	17	247363	9.19%	3.75%
Abnormal Clinical and Laboratory Findings	1	30401	2	15434	0	0	5	60521	4	111973	0	0	0	0	12	218329	6.49%	3.31%
Infectious Diseases	4	93002	1	11607	0	0	6	80290	2	31820	0	0	0	0	13	216719	7.03%	3.28%
LSCS	1	11420	11	162000	0	0	0	0	0	0	0	0	0	0	12	173420	6.49%	2.63%
Diseases of the Musculoskeletal and Connective	3	120122	1	34830	0	0	0	0	0	0	0	0	0	0	4	154952	2.16%	2.35%
Diseases of the Nervous system	0	0	1	106167	0	0	1	7901	0	0	0	0	0	0	2	114068	1.08%	1.73%
Endocrine Disorders	0	0	2	73526	0	0	0	0	0	0	0	0	0	0	2	73526	1.08%	1.11%
Others	1	34054	0	0	0	0	3	47560	3	62813	0	0	0	0	7	144427	3.78%	2.19%
Total	53	2810153	52	1269724	0	0	39	925004	41	1594888	0	0	0	0	185	6599769	100.00%	100.00%
%	28.65%	42.58%	28.11%	19.24%	0.00%	0.00%	21.08%	14.02%	22.16%	24.17%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%		

8. Top 15 Cashless Hospital wise utilization:				
Hospital ID	Hospital Name		Total Claims	Total Amount
HOS-BLR-282	K.M.C HOSPITAL(A UNIT OF MANIPAL HEALTH ENTERPRISES PRIVATE LIMITED)		8	733318
HOS-BLR-025284	ADARSHA HOSPITAL		13	564807
HOS-BLR-1358	MAHAVEER MEDICAL CENTRE		7	391907
HOS-BLR-278	A.J. HOSPITAL & RESEARCH CENTRE		2	388251
HOS-BLR-009901	MANGALORE INSTITUTE OF ONCOLOGY		7	265723
HOS-BLR-015237	PUTTUR CITY HOSPITAL PVT. LTD.		9	226672
HOS-KOC-19	LISIE HOSPITAL		11	223000
HOS-BLR-5107	JAYASHREE NURSING HOME		3	199924
HOS-BLR-865	PRAGATHI SPECIALITY HOSPITAL		8	193104
HOS-BLR-1284	MANGALORE NURSING HOME		4	157531
NNW-HOS-THI-044967	GOVERNMENT MEDICAL COLLEGE HOSPITAL		1	156025
HOS-BLR-1054	FATHER MULLER CHARITABLE INSTITUTIONS		6	154632
HOS-BLR-46	YENEPOYA SPECIALTY HOSPITAL		1	147149
NNW-HOS-BLR-045452	SCS HOSPITAL		2	134534
HOS-BLR-45	MANGALA HOSPITAL & MANGALA KIDNEY FOUNDATION		3	116517

9. Claims Approved- Cashless & Member Summary:				
type of claim	Events	Events %	Amount	Amount %
Cashless	90	48.65%	4123741	62.48%
Member	95	51.35%	2476028	37.52%
Total	185	100 %	6599769	100 %

10. Turn Around Time (TAT) :			10. Turn Around Time (TAT) :		
Preauth Processing TAT:			Claim Processing TAT:		
TAT Band	Nos.	Percentage	TAT Band	Nos.	Percentage
0 - 30 Mins	111	60.66	0-7	107	97.27
30 Mins - 1 Hrs	30	16.39	8-15	3	2.73
1 - 2 Hrs	25	13.66	16-30	0	0
2 - 3 Hrs	14	7.65	31-45	0	0
3 - 4 Hrs	1	0.55	46-60	0	0
4 - 6 Hrs	2	1.09	61-90	0	0
6 - 7 Hrs	0	0	>90	0	0
7 - 12 Hrs	0	0	Total	110	100%
12 - 24 Hrs	0	0	Note: Only Settled,Awaiting UTR, Approved and Rejected claims are considered		
Above 24 Hrs	0	0			
Total	183	100%			
Note: Approved and Rejected transactions (all fresh and enhancements) have been shown – LDR to decision.					

11. Month on Month						
	Hospitalization and Daycare		Other than Hospitalization		Total	
Admission Month	Inc Count	Inc Amount	Inc Count	Inc Amount	Inc Count	Inc Amount
Sep 2023	1	93918	0	0	1	93918
Oct 2023	12	348671	0	0	12	348671
Nov 2023	15	572801	0	0	15	572801
Dec 2023	11	371291	0	0	11	371291
Jan 2024	11	333528	0	0	11	333528
Feb 2024	19	724706	0	0	19	724706
Mar 2024	16	236787	0	0	16	236787
Apr 2024	13	467426	0	0	13	467426
May 2024	20	633434	0	0	20	633434
Jun 2024	14	945525	0	0	14	945525
Jul 2024	19	614940	0	0	19	614940
Aug 2024	23	992656	0	0	23	992656
Sep 2024	11	264086	0	0	11	264086
TOTAL	185	6599769	0	0	185	6599769

12. Payout Ratio		
Claim Amount	Settled Amount	Payout Ratio
7707071	6599769	85.63

13. Policy Details						
PolicyNo	Corporate Name	Policy Start Date	Policy End Date	Total Premium	Lives	Earned Premium
P0024300003/6115/100091	THE CAMPCO LIMITED	26-Sep-2023	25-Sep-2024	7000000	2566	7000000

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