

Corporate name THE CAMPCO LIMITED
Policy No HG00006316000100
Policy Start date 26-Sep-2024
Policy End date 25-Sep-2025
Total Premium 7061513
Total Earned Premium 7061513
Lives Count 2848
Report Generated by :- vaishali@vidalhealth.com
Report Generated Date 12-Aug-2026 14:40

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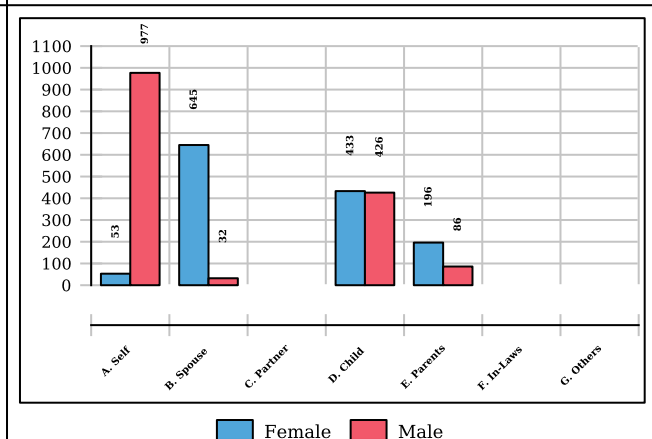
1. Incurred Claims Ratio(ICR):						
Claim Status	Cashless		Member		Total	
	No	Amt. (inRs.)	No	Amt. (inRs.)	No	Amt. (inRs.)
REPORTED	119	10857007	79	3246387	198	14103394
APPROVED	0	0	0	0	0	0
AWAITING UTR	0	0	0	0	0	0
BILLS PENDING	0	0	0	0	0	0
CANCELLED	1	175000	0	0	1	175000
RECOMMENDED FOR APPROVAL	0	0	0	0	0	0
RECOMMENDED FOR REPUDIATION	0	0	0	0	0	0
REJECTED	10	331386	12	573747	22	905133
SETTLED	108	6650622	67	1697999	175	8348621
SHORTFALL	0	0	0	0	0	0
UNDERPROCESS	0	0	0	0	0	0
OUTSTANDING	0	0	0	0	0	0
INCURRED (OS + Settled)	108	6650622	67	1697999	175	8348621
ICR On EP*					118.23%	
Incidence Rate					6.95%	
Disposal Rate	100%		100%		100%	
Cost per Claims(CPC)	61580		25343		47706	

2. Hospitalisation Type Details:				
Claim Subtype	Cashless		Member	
	No	Amt. (inRs.)	No	Amt. (inRs.)
Claim benefit	0	0	0	0
Daycare	2	52104	3	82149
Domiciliary	0	0	0	0
Health check up	0	0	0	0
Hospitalization	106	6598518	64	1408071
IpD	0	0	0	0
Opd	0	0	0	0
Total	108	6650622	67	1490220

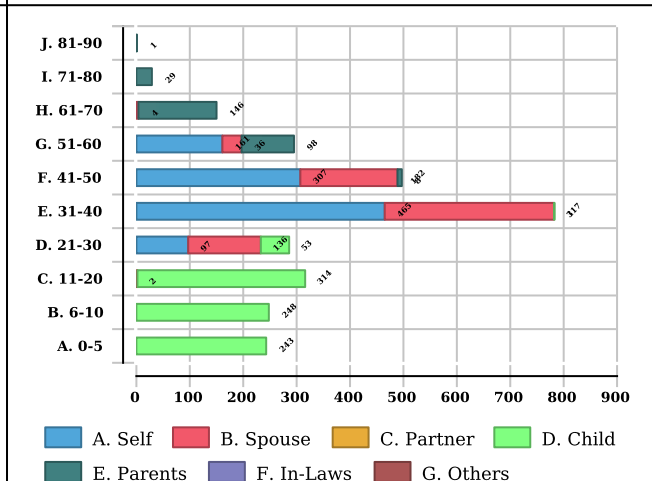
*Considering Only Settled ,Approved and UTR Awaiting (Cheque Pending)

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	Percentage
A. Self	977	53	1030	36.2%
B. Spouse	32	645	677	23.8%
C. Partner	0	0	0	0%
D. Child	426	433	859	30.2%
E. Parents	86	196	282	9.9%
F. In-Laws	0	0	0	0%
G. Others	0	0	0	0%
Total	1521	1327	2848	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	243	0	0	0	243	8.5%
B. 6-10	0	0	0	248	0	0	0	248	8.7%
C. 11-20	0	2	0	314	0	0	0	316	11.1%
D. 21-30	97	136	0	53	0	0	0	286	10%
E. 31-40	465	317	0	1	0	0	0	783	27.5%
F. 41-50	307	182	0	0	8	0	0	497	17.5%
G. 51-60	161	36	0	0	98	0	0	295	10.4%
H. 61-70	0	4	0	0	146	0	0	150	5.3%
I. 71-80	0	0	0	0	29	0	0	29	1%
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	1030	677	0	859	282	0	0	2848	100%
%	36%	24%	0%	30%	10%	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	16	483841	0	0	0	0	0	0	16	483841	9.14%	5.80%	
6-10	0	0	0	0	0	0	11	163651	0	0	0	0	0	0	11	163651	6.29%	1.96%	
11-20	0	0	0	0	0	0	8	226446	0	0	0	0	0	0	8	226446	4.57%	2.71%	
21-30	2	130381	21	732686	0	0	1	22714	0	0	0	0	0	0	24	885781	13.71%	10.61%	
31-40	16	834829	22	413899	0	0	0	0	0	0	0	0	0	0	38	1248728	21.71%	14.96%	
41-50	21	1257980	4	450368	0	0	0	0	0	0	0	0	0	0	25	1708348	14.29%	20.46%	
51-60	15	1098408	3	175651	0	0	0	0	5	126833	0	0	0	0	23	1400892	13.14%	16.78%	
61-70	0	0	2	270869	0	0	0	0	17	1050204	0	0	0	0	19	1321073	10.86%	15.82%	
71-80	0	0	0	0	0	0	0	0	10	879505	0	0	0	0	10	879505	5.71%	10.53%	
81-90	0	0	0	0	0	0	0	0	1	30356	0	0	0	0	1	30356	0.57%	0.36%	
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	54	3321598	52	2043473	0	0	36	896652	33	2086898	0	0	0	0	175	8348621	100.00%	100.00%	
%	30.86%	39.79%	29.71%	24.48%	0.00%	0.00%	20.57%	10.74%	18.86%	25.00%	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	1	33438	3	27806	0	0	8	61768	2	16516	0	0	0	0	14	139528	8.00%	1.67%
10K-20K	11	202191	33	489973	0	0	16	239659	4	62997	0	0	0	0	64	994820	36.57%	11.92%
20K-30K	13	321766	3	89771	0	0	4	102301	12	295510	0	0	0	0	32	809348	18.29%	9.69%
30K-40K	5	172120	2	67438	0	0	1	37098	5	165918	0	0	0	0	13	442574	7.43%	5.30%
40K-50K	5	218797	1	88357	0	0	3	130535	1	91086	0	0	0	0	10	528775	5.71%	6.33%
50K-60K	1	53948	3	166737	0	0	2	106021	1	51541	0	0	0	0	7	378247	4.00%	4.53%
60K-70K	1	61206	0	0	0	0	0	0	1	66707	0	0	0	0	2	127913	1.14%	1.53%
70K-80K	4	305510	1	72846	0	0	0	0	1	77479	0	0	0	0	6	455835	3.43%	5.46%
80K-90K	2	179309	1	86031	0	0	0	0	1	88584	0	0	0	0	4	353924	2.29%	4.24%
90K-100K	3	274487	0	0	0	0	1	92431	0	0	0	0	0	0	4	366918	2.29%	4.39%
>100K	8	1498826	5	954514	0	0	1	126839	5	1170560	0	0	0	0	19	3750739	10.86%	44.93%
Total	54	3321598	52	2043473	0	0	36	896652	33	2086898	0	0	0	0	175	8348621	100.00%	100.00%
%	30.86%	39.79%	29.71%	24.48%	0.00%	0.00%	20.57%	10.74%	18.86%	25.00%	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. %
Diseases of the Circulatory system	7	730496	2	136706	0	0	0	0	4	718835	0	0	0	0	13	1586037	7.43%	19.00%
Diseases of the Genitourinary system	10	601611	4	277033	0	0	5	150648	3	77226	0	0	0	0	22	1106518	12.57%	13.25%
Diseases of the Respiratory system	2	28593	3	351868	0	0	15	245285	11	385813	0	0	0	0	31	1011559	17.71%	12.12%
Injury/Fracture/Dislocation/Toxicity	7	684933	1	79959	0	0	0	0	1	26033	0	0	0	0	9	790925	5.14%	9.47%
Diseases of the Digestive system	6	378855	5	325088	0	0	1	51605	1	24793	0	0	0	0	13	780341	7.43%	9.35%
Cancer	1	129171	0	0	0	0	0	0	3	618871	0	0	0	0	4	748042	2.29%	8.96%
Diseases of the Nervous system	1	37411	1	300000	0	0	1	16137	2	28514	0	0	0	0	5	382062	2.86%	4.58%
Pregnancy and Childbirth	0	0	17	259895	0	0	0	0	0	0	0	0	0	0	17	259895	9.71%	3.11%
LSCS	1	15000	16	237000	0	0	0	0	0	0	0	0	0	0	17	252000	9.71%	3.02%
Chromosomal malformations and Congenital dis	0	0	0	0	0	0	3	248853	0	0	0	0	0	0	3	248853	1.71%	2.98%
Factors Influencing Health Status and Services	4	181783	0	0	0	0	1	47618	0	0	0	0	0	0	5	229401	2.86%	2.75%
Infectious Diseases	5	147504	2	18442	0	0	5	59078	0	0	0	0	0	0	12	225024	6.86%	2.70%
Diseases of the Musculoskeletal and Connective	5	169456	0	0	0	0	1	22714	1	23125	0	0	0	0	7	215295	4.00%	2.58%
Diseases of the Eye and Adnexa	1	35000	0	0	0	0	0	0	5	136290	0	0	0	0	6	171290	3.43%	2.05%
Endocrine Disorders	1	90000	0	0	0	0	0	0	1	21669	0	0	0	0	2	111669	1.14%	1.34%
Others	3	91785	1	57482	0	0	4	54714	1	25729	0	0	0	0	9	229710	5.14%	2.75%
Total	54	3321598	52	2043473	0	0	36	896652	33	2086898	0	0	0	0	175	8348621	100.00%	100.00%
%	30.86%	39.79%	29.71%	24.48%	0.00%	0.00%	20.57%	10.74%	18.86%	25.00%	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)	10	1186418
HOS-BLR-1358	MAHAVEER MEDICAL CENTRE	11	595176
HOS-BLR-009901	MANGALORE INSTITUTE OF ONCOLOGY	2	530287
HOS-THI-017943	UNITED MEDICAL CENTER.	3	504286
HOS-BLR-025284	ADARSHA HOSPITAL	11	451592
HOS-THI-018396	MEITRA HOSPITAL(A UNIT OF PREMIUM MEDICARE AND HEALTHCARE PROVIDERS PVT LTD	1	300000
HOS-BLR-1054	FATHER MULLER CHARITABLE INSTITUTIONS	5	292629
HOS-BLR-015237	PUTTUR CITY HOSPITAL PVT. LTD.	14	251756
HOS-BLR-2967	ADARSHA HOSPITAL UDUPI	4	235006
HOS-BLR-1430	S.C.S. HOSPITAL	7	232524
HOS-THI-017944	INDRA GANDHI CO-OPERATIVE HOSPITAL SOCIETY LTD	1	229910
HOS-DEL-1211	YASHODA HOSPITAL & RESEARCH CENTRE LTD NEHRU NAGAR	1	199423
HOS-BLR-579	CHETHANA HOSPITAL	7	193011
HOS-BLR-865	PRAGATHI SPECIALITY HOSPITAL	7	178551
HOS-BLR-394	KASTURBA HOSPITAL	6	156524

9. Claims Approved- Cashless & Member Summary:				
type of claim	Events	Events %	Amount	Amount %
Member	67	38.29%	1697999	20.34%
Cashless	108	61.71%	6650622	79.66%
Total	175	100 %	8348621	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	168	72.1	0-7	78	81.25
30 Mins - 1 Hrs	36	15.45	8-15	1	1.04
1 - 2 Hrs	26	11.16	16-30	1	1.04
2 - 3 Hrs	3	1.29	31-45	4	4.17
3 - 4 Hrs	0	0	46-60	0	0
4 - 6 Hrs	0	0	61-90	8	8.33
6 - 7 Hrs	0	0	>90	4	4.17
7 - 12 Hrs	0	0	Total	96	100%
12 - 24 Hrs	0	0	Note: Only Settled,Awaiting UTR, Approved and Rejected claims are considered		
Above 24 Hrs	0	0			
Total	233	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 2024	5	153588	0	0	5	153588
Oct 2024	21	1283735	0	0	21	1283735
Nov 2024	5	642456	0	0	5	642456
Dec 2024	10	832624	0	0	10	832624
Jan 2025	14	407257	0	0	14	407257
Feb 2025	12	499234	0	0	12	499234
Mar 2025	19	951230	0	0	19	951230
Apr 2025	23	785758	0	0	23	785758
May 2025	12	471933	0	0	12	471933
Jun 2025	17	774831	0	0	17	774831
Jul 2025	9	293415	0	0	9	293415
Aug 2025	16	639268	0	0	16	639268
Sep 2025	12	613292	0	0	12	613292
TOTAL	175	8348621	0	0	175	8348621

12. Payout Ratio		
Claim Amount	Settled Amount	Payout Ratio
13023261	8348621	64.11

13. Policy Details						
PolicyNo	Corporate Name	Policy Start Date	Policy End Date	Total Premium	Lives	Earned Premium
HG00006316000100	THE CAMPCO LIMITED	26-Sep-2024	25-Sep-2025	7061513	2848	7061513

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