

Corporate name THE CAMPCO LIMITED
Policy No 140432528120000006
Policy Start date 26-Sep-2025
Policy End date 25-Sep-2026
Total Premium 9163030
Total Earned Premium 8334528
Lives Count 3188
Report Generated by :- vaishali@vidalhealth.com
Report Generated Date 24-Aug-2026 10:10

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1. Incurred Claims Ratio(ICR):						
Claim Status	Cashless		Member		Total	
	No	Amt. (inRs.)	No	Amt. (inRs.)	No	Amt. (inRs.)
REPORTED	104	9697533	77	2907289	181	12604822
APPROVED	2	33076	1	5251	3	38327
AWAITING UTR	0	0	0	0	0	0
BILLS PENDING	4	174324	0	0	4	174324
CANCELLED	2	70500	0	0	2	70500
RECOMMENDED FOR APPROVAL	0	0	1	15112	1	15112
RECOMMENDED FOR REPUDIATION	0	0	1	26199	1	26199
REJECTED	9	877437	9	244421	18	1121858
SETTLED	86	5269351	61	1673295	147	6942646
SHORTFALL	0	0	1	96436	1	96436
UNDERPROCESS	1	100240	3	133872	4	234112
OUTSTANDING	7	307640	7	250671	14	558311
INCURRED (OS + Settled)	93	5576991	68	1923966	161	7500957
ICR On EP*					90%	
Incidence Rate					5.68%	
Disposal Rate	93.3%		90.9%		92.3%	
Cost per Claims(CPC)	60255		27073		46540	

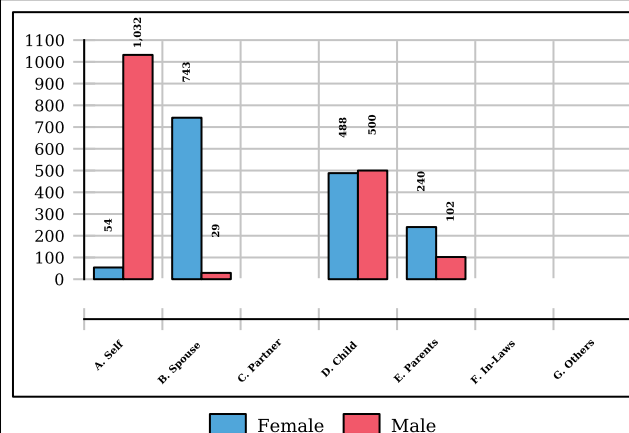
2. Hospitalisation Type Details:

Claim Subtype	Cashless		Member	
	No	Amt. (inRs.)	No	Amt. (inRs.)
Claim benefit	0	0	0	0
Daycare	3	127305	5	122633
Domiciliary	0	0	0	0
Health check up	0	0	0	0
Hospitalization	85	5175122	57	1422382
IpD	0	0	0	0
Opd	0	0	0	0
Total	88	5302427	62	1545015

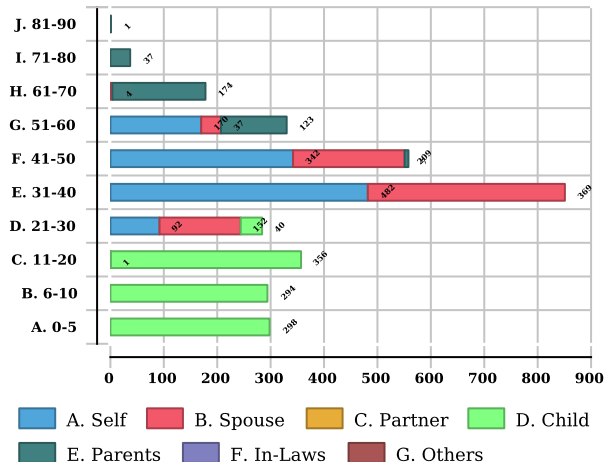
*Considering Only Settled ,Approved and UTR Awaiting (Cheque Pending)

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	1032	54	1086	34.1%
B. Spouse	29	743	772	24.2%
C. Partner	0	0	0	0%
D. Child	500	488	988	31%
E. Parents	102	240	342	10.7%
F. In-Laws	0	0	0	0%
G. Others	0	0	0	0%
Total	1663	1525	3188	100%
%	52%	48%	100%	



4. Member Details - Age Band & Relationshipwise :									
AgeBand	Self	Spouse	Partner	Child	Parents	In-Laws	Others	Total	Percentage
A. 0-5	0	0	0	298	0	0	0	298	9.3%
B. 6-10	0	0	0	294	0	0	0	294	9.2%
C. 11-20	0	1	0	356	0	0	0	357	11.2%
D. 21-30	92	152	0	40	0	0	0	284	8.9%
E. 31-40	482	369	0	0	0	0	0	851	26.7%
F. 41-50	342	209	0	0	7	0	0	558	17.5%
G. 51-60	170	37	0	0	123	0	0	330	10.4%
H. 61-70	0	4	0	0	174	0	0	178	5.6%
I. 71-80	0	0	0	0	37	0	0	37	1.2%
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	1086	772	0	988	342	0	0	3188	100%
%	34%	24%	0%	31%	11%	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	17	362615	0	0	0	0	0	0	17	362615	11.33%	5.19%	
6-10	0	0	0	0	0	0	11	280363	0	0	0	0	0	0	11	280363	7.33%	4.02%	
11-20	0	0	0	0	0	0	5	388472	0	0	0	0	0	0	5	388472	3.33%	5.56%	
21-30	0	0	17	394545	0	0	1	11560	0	0	0	0	0	0	18	406105	12.00%	5.82%	
31-40	14	1009269	18	413904	0	0	0	0	0	0	0	0	0	0	32	1423173	21.33%	20.39%	
41-50	10	611220	2	18125	0	0	0	0	1	12289	0	0	0	0	13	641634	8.67%	9.19%	
51-60	13	939148	1	23707	0	0	0	0	7	486293	0	0	0	0	21	1449148	14.00%	20.76%	
61-70	0	0	2	240439	0	0	0	0	21	1190019	0	0	0	0	23	1430458	15.33%	20.49%	
71-80	0	0	0	0	0	0	0	0	10	599005	0	0	0	0	10	599005	6.67%	8.58%	
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	37	2559637	40	1090720	0	0	34	1043010	39	2287606	0	0	0	0	150	6980973	100.00%	100.00%	
%	24.67%	36.67%	26.67%	15.62%	0.00%	0.00%	22.67%	14.94%	26.00%	32.77%	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	9527	1	21981	0	0	9	64902	1	10276	0	0	0	0	12	106686	8.00%	1.53%
10K-20K	5	96014	29	425139	0	0	14	231717	3	53823	0	0	0	0	51	806693	34.00%	11.56%
20K-30K	4	94618	4	115449	0	0	5	123146	13	352089	0	0	0	0	26	685302	17.33%	9.82%
30K-40K	4	136641	1	36092	0	0	2	72146	4	129474	0	0	0	0	11	374353	7.33%	5.36%
40K-50K	8	366788	0	0	0	0	1	43232	7	366753	0	0	0	0	16	776773	10.67%	11.13%
50K-60K	1	56432	1	51418	0	0	0	0	0	0	0	0	0	0	2	107850	1.33%	1.54%
60K-70K	2	128633	2	134769	0	0	0	0	2	134079	0	0	0	0	6	397481	4.00%	5.69%
70K-80K	1	76859	0	0	0	0	1	78343	2	148609	0	0	0	0	4	303811	2.67%	4.35%
80K-90K	2	168147	0	0	0	0	0	0	1	87152	0	0	0	0	3	255299	2.00%	3.66%
90K-100K	3	276594	0	0	0	0	0	0	0	0	0	0	0	3	276594	2.00%	3.96%	
>100K	6	1149384	2	305872	0	0	2	429524	6	1005351	0	0	0	0	16	2890131	10.67%	41.40%
Total	37	2559637	40	1090720	0	0	34	1043010	39	2287606	0	0	0	0	150	6980973	100.00%	100.00%
%	24.67%	36.67%	26.67%	15.62%	0.00%	0.00%	22.67%	14.94%	26.00%	32.77%	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	6	800503	0	0	0	0	0	0	7	538965	0	0	0	0	13	1339468	8.67%	19.19%
Injury/Fracture/Dislocation/Toxicity	4	361402	5	342223	0	0	2	48071	3	185851	0	0	0	0	14	937547	9.33%	13.43%
Diseases of the Genitourinary system	5	310349	2	163680	0	0	3	28183	6	429458	0	0	0	0	16	931670	10.67%	13.35%
Diseases of the Digestive system	8	422073	3	112182	0	0	2	93705	1	24500	0	0	0	0	14	652460	9.33%	9.35%
Diseases of the Respiratory system	1	33251	4	58319	0	0	9	144986	6	238731	0	0	0	0	20	475287	13.33%	6.81%
Endocrine Disorders	2	153583	2	58574	0	0	0	0	3	226899	0	0	0	0	7	439056	4.67%	6.29%
Diseases of the Musculoskeletal and Connective	4	294197	0	0	0	0	0	0	3	99862	0	0	0	0	7	394059	4.67%	5.64%
Diseases of the Nervous system	1	9527	0	0	0	0	4	353823	0	0	0	0	0	0	5	363350	3.33%	5.20%
Cancer	0	0	0	0	0	0	0	0	2	300000	0	0	0	0	2	300000	1.33%	4.30%
Diseases of the Eye and Adnexa	2	52395	0	0	0	0	0	0	7	196330	0	0	0	0	9	248725	6.00%	3.56%
LSCS	0	0	12	180000	0	0	0	0	0	0	0	0	0	0	12	180000	8.00%	2.58%
Neonatal conditions	0	0	0	0	0	0	3	150206	0	0	0	0	0	0	3	150206	2.00%	2.15%
Pregnancy and Childbirth	0	0	10	150000	0	0	0	0	0	0	0	0	0	0	10	150000	6.67%	2.15%
Diseases of the Skin and Subcutaneous tissue	3	105629	0	0	0	0	1	13338	0	0	0	0	0	0	4	118967	2.67%	1.70%
Abnormal Clinical and Laboratory Findings	1	16728	0	0	0	0	4	42437	1	47010	0	0	0	0	6	106175	4.00%	1.52%
Others	0	0	2	25742	0	0	6	168261	0	0	0	0	0	0	8	194003	5.33%	2.78%
Total	37	2559637	40	1090720	0	0	34	1043010	39	2287606	0	0	0	0	150	6980973	100.00%	100.00%
%	24.67%	36.67%	26.67%	15.62%	0.00%	0.00%	22.67%	14.94%	26.00%	32.77%	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)	13	1015157
HOS-BLR-278	A.J. HOSPITAL & RESEARCH CENTRE	5	504751
HOS-BLR-1358	MAHAVEER MEDICAL CENTRE	11	500394
HOS-BLR-4693	JUSTICE K.S.HEGDE CHARITABLE HOSPITAL	5	476946
HOS-BLR-025284	ADARSHA HOSPITAL	20	353320
HOS-DEL-3863	PARAS HEALTHCARE PVT LTD	1	300000
HOS-BLR-013671	SPARSH SUPER SPECIALITY HOSPITAL - YESHWANTPUR	1	300000
HOS-BLR-1054	FATHER MULLER CHARITABLE INSTITUTIONS	3	206469
HOS-BLR-865	PRAGATHI SPECIALITY HOSPITAL	4	200721
HOS-KOC-1021	CAREWELL HOSPITAL & RESEARCH CENTRE	6	196901
HOS-BLR-1284	MANGALORE NURSING HOME	5	182098
HOS-BHU-015124	CARE HOSPITALS BHUBANESWAR	1	176856
HOS-BLR-281	K.M.C HOSPITAL	4	170311
HOS-BLR-015237	PUTTUR CITY HOSPITAL PVT. LTD.	9	150967
HOS-BLR-45	MANGALA HOSPITAL & MANGALA KIDNEY FOUNDATION	3	142344

9. Claims Approved- Cashless & Member Summary:				
type of claim	Events	Events %	Amount	Amount %
Member	62	41.33%	1678546	24.04%
Cashless	88	58.67%	5302427	75.96%
Total	150	100 %	6980973	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	126	65.28	0-7	81	97.59
30 Mins - 1 Hrs	42	21.76	8-15	1	1.2
1 - 2 Hrs	23	11.92	16-30	1	1.2
2 - 3 Hrs	2	1.04	31-45	0	0
3 - 4 Hrs	0	0	46-60	0	0
4 - 6 Hrs	0	0	61-90	0	0
6 - 7 Hrs	0	0	>90	0	0
7 - 12 Hrs	0	0	Total	83	100%
12 - 24 Hrs	0	0	Note: Only Settled,Awaiting UTR, Approved and Rejected claims are considered		
Above 24 Hrs	0	0			
Total	193	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 2025	2	25140	0	0	2	25140
Oct 2025	10	328430	0	0	10	328430
Nov 2025	11	704083	0	0	11	704083
Dec 2025	13	460820	0	0	13	460820
Jan 2026	21	897970	0	0	21	897970
Feb 2026	12	602154	0	0	12	602154
Mar 2026	17	890225	0	0	17	890225
Apr 2026	15	769218	0	0	15	769218
Mav 2026	15	1179111	0	0	15	1179111
Jun 2026	12	327499	0	0	12	327499
Jul 2026	18	643696	0	0	18	643696
Aug 2026	4	152627	0	0	4	152627
TOTAL	150	6980973	0	0	150	6980973

12. Payout Ratio		
Claim Amount	Settled Amount	Payout Ratio
10645551	6942646	65.22

13. Policy Details						
PolicyNo	Corpnorate Name	Policy Start Date	Policy End Date	Total Premium	Lives	Earned Premium
140432528120000006	THE CAMPCO LIMITED	26-Sen-2025	25-Sen-2026	9163030	3188	8334528

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