

Insurance Information Bureau

Health Insurance Data Report

2009 - 2010

Health Insurance Data Report

The data received from TPAs and Insurers for the year 2009-10 has been analyzed and the following reports are generated for the information of all the stake holders.

Macro Indicators on Health Insurance Data – 2009-2010

HR-1: Policies, Insured Members and Claims

Year	Number of Policies	Number of Members	Number of Claims
2003-2004*	22,65,451	83,61,629	3,60,088
2004-2005*	20,59,449	89,87,239	5,55,273
2005-2006*	38,28,495	1,63,45,575	10,16,785
2006-2007*	31,10,475	1,79,07,430	10,60,047
2007-2008*	37,90,838	2,41,21,625	14,36,998
2008-2009*	45,75,725	3,27,10,604	20,81,297
2009-2010**	68,84,687	5,48,93,453	32,63,597

NB: Member - insured person(s) covered under the policy

- * Policies serviced by TPAs only.
- ** Summary figures of Policies serviced by TPAs and directly serviced by Insurers

HR-2: Total Premium, Total Claim Paid and Claim Ratio

Period	Premium (₹ in Crs.)	Claims paid (₹ in Crs.)	Claims Paid Ratio %
2003-2004*	944	785	83%
2004-2005*	987	948	96%
2005-2006*	1,947	1,777	91%
2006-2007*	2,820	2,198	78%
2007-2008*	2,758	2,904	105%
2008-2009*	3,976	4,087	103%
2009-2010**	7,803	7,456	96%

- NB: 1. * Policies serviced by TPAs only.
2. ** Summary figures of Policies serviced by TPAs and directly serviced by Insurers

HR-3: Average Premium, Average Claim Paid and Average Person Insured– per Policy and per Member

Period	Premium per Policy (in ₹)	Premium per Insured Member (in ₹)	Number of Persons Insured per Policy	Claim Paid per Policy (in ₹)	Claims Paid per insured member (in ₹)
2003-2004	4,166	1,129	4	3,465	939
2004-2005	4,792	1,098	4	4,606	1,055
2005-2006	4,892	1,146	4	4,642	1,040
2006-2007	9,067	1,575	6	7,066	1,227
2007-2008	7,275	1,143	6	7,661	1,204
2008-2009	8,689	1,216	7	8,932	1,249
2009-2010	11,333	1,421	8	10,910	1,368

HR-4: Number of Claims, Claim Paid and Average Claim Paid during 2009-2010 - by Gender

Gender	Number of Claims	Claims Paid (₹ in crs.)	Average Claims Paid (in ₹)
Male	16,50,731	2,939	17,806
Female	11,96,467	2,324	19,425
Error Records	4,16,399	2,193	52,655
Total	32,63,597	7,456	22,846

NB: Error records are those for which either the field is not filled up by TPAs or no coding was adopted by TPA.

HR-5: Number of Claims, Claim Paid and Average Claim Paid during 2009-2010 - by Age

Age-Band (in years)	Number of Claims	Claim Paid (₹ in crs.)	Average Claim Paid (In ₹)
<1	4,87,288	1,713	35,156
1 - 5	1,56,300	181	11,555
6 - 15	1,41,320	175	12,368
16 - 25	3,22,910	500	15,494
26 - 40	7,87,621	1,429	18,147
41 - 60	8,16,793	1,906	23,338
61 - 65	1,78,811	521	29,139
66 - 70	1,23,499	383	31,036
Above 70 Years	1,14,597	397	34,601
Age not specified	1,34,458	251	18,652
Total	32,63,597	7,456	22,846

NB: Age not specified: - Date of birth / Age field not filled in by the TPA / Insurer

HR 5.1: Numbers of Members, Amount of Sum Insured and Numbers of Claims, Amount of Claim Paid for INDIVIDUAL COVER during 2009-10 - by Age

Age Band	Number of		Total Amount of	
	Members	Claims	Sum Insured (in ₹)	Total Claim Paid (in ₹)
<1	58,520	55,993	10,71,73,17,771	3,38,79,04,423
1 - 5	2,97,408	30,663	60,66,14,35,074	30,21,60,548
6 - 15	7,12,652	44,355	13,83,145,90,745	62,93,67,097
16 - 25	7,87,870	63,987	1,72,14,13,70,029	1,19,50,70,231
26 - 40	16,94,641	148,600	4,49,35,53,40,159	3,25,02,66,686
41 - 60	15,65,498	233,056	4,67,14,86,23,931	6,77,88,22,199
61 - 65	1,66,126	50,746	48,17,99,78,056	1,71,30,88,349
66 - 70	99,873	39,634	28,57,63,05,138	1,42,47,73,699
71+	1,97,225	42,720	24,16,64,13,552	1,70,67,00,597
Age not specified	775	42,044	13,91,31,558	99,50,14,481
Total	55,80,589	751,798	1,39,94,005,06,013	21,38,31,68,309

HR-6: Number of Claims Paid during 2009-2010 – by Gender and Age

Age-Band (in years)	Number of Claims		
	Male	Female	Total
<1	2,89,672	13,064	3,02,736
1 – 5	87,820	58,506	1,46,326
6 – 15	81,700	51,827	1,33,527
16 – 25	1,41,090	1,56,757	2,97,847
26 – 40	46,319	3,80,652	7,26,971
41 – 60	3,96,978	3,42,076	7,39,054
61 – 65	96,294	65,594	1,61,888
66 – 70	69,505	41,461	1,10,966
Above 70 Years	67,830	35,659	1,03,489
Age and Gender not specified	-	-	5,40,793
Total	15,77,208	11,45,596	32,63,597

NB: Age and gender not specified: - Date of birth / age/ gender details not provided by the TPA/Insurer

HR-7: Type of Cover, Number of Policies and Premium during 2009-2010

Type of Policy	Number of Policies	Policy Premium (₹ in crs.)	Share in Total Policies	Share in Total Premium
Individual	41,82,498	1,978.09	60.75%	25.35%
Individual Floater	15,41,838	636.67	22.40%	8.16%
Group	3,67,157	992.08	5.33%	12.71%
Group Floater	5,93,046	3,993.86	8.61%	51.19%
Declaration and Others	1,92,494	200.06	2.80%	2.56%
Not Specified	7,654	1.96	0.11%	0.03%
Total	68,84,687	7,803.00	100.00%	100.00%

NB: **Individual** – Policy issued to individuals – includes individuals and members of the family

Group – Policy issued to other than ‘individuals’

Individual Floater - Individual policies having floater Sum insured for the family

Group Floater - Group policies having floater Sum insured for the group

HR-8: TOP 15 Disease-wise Number of Claims & Claim Amount Paid during 2009-2010

Disease Name	ICD Codes	Number of Claims	Claim Paid (₹ In Crs.)	Average Claim Paid (in ₹)
CIRCULATORY	I00 - I99	1,70,619	758.04	44,429
DIGESTIVE	K00 - K93	2,43,848	501.94	20,584
UROLOGY	N00 - N99	2,20,246	458.71	20,827
INJURY	S00 - T98	1,54,420	448.78	29,062
INFECTIOUS	A00 - B99	3,18,989	393.41	12,333
NEOPLASM	C00 - D48	1,02,122	379.96	37,206
EYE	H00 - H59	1,94,376	368.12	18,939
ARTHROPATHIES	M00 - M99	75,534	322.22	42,659
PREGNANCY	O00 - O99	1,49,653	317.15	21,192
RESPIRATORY	J00 - J99	1,51,744	248.17	16,355
CLINICAL FINDINGS	R00 - R99	1,21,904	192.22	15,768
NERVOUS	G00 - G99	31,086	84.57	27,205
ENDOCRINE	E00 - E99	34,675	79.60	22,955
SKIN	L00 - L99	34,165	59.90	17,533
EAR	H60 - H95	21,325	41.50	19,461
Other diseases combined (where disease groups claim records and amount are very small/ insignificant)		70,890	157.74	1,62,654
DISEASES UNSPECIFIED		11,68,001	2,643.99	22,637
Total		32,63,597	7,456.00	22,846

NB 1: International statistical Classification of Diseases and Related Health Problem 10th Revision (ICD -10) classified by World Health Organization (WHO) used for grouping the diseases. The first level (3 digit) classification is considered for the above grouping

NB 2: ICD codes not provided for - Where ICD codes have been not provided as per ICD-10 Classification / not filled in at all/wrong codes.

NB 3: Descending order on Claim Paid.

HR-9: Number of Claims and Average Claim Paid for 2009-10 - by State

State	Number of Claims	Average Claims Paid (in ₹)
Maharashtra	2,96,002	30,885
Gujarat	1,62,215	19,004
Tamil Nadu	1,51,058	21,956
Karnataka	1,25,617	25,167
Delhi	1,16,207	31,052
West Bengal	1,03,590	26,020
Haryana	94,488	13,744
Andhra Pradesh	82,566	25,795
Kerala	60,576	11,486
Uttar Pradesh	41,358	21,127
Madhya Pradesh	23,720	16,418
Punjab	21,946	19,855
Rajasthan	20,134	19,632
State with < 10,000 Claims	31,665	11.25
Pincodes not provided	19,32,455	22,125
Total	32,63,597	22,846

NB: States have been classified on the basis of postal pin codes as given in the 'hospital pin code' field.

HR-10: Distribution of Claims during 2009-2010 by Claim Paid Band

Claim Paid Band	Claims		Claim Paid	
	Number of Records	Share Percentage	Paid Amount (₹In Crs.)	Share Percentage
1001-5000	10,63,158	32.58	258.84	3.47
5001-10000	6,47,975	19.85	482.04	6.47
10001 - 25000	8,67,119	26.57	1,440.24	19.32
25001 - 50000	4,37,587	13.41	1,540.81	20.67
50001 - 75000	1,05,816	3.24	647.17	8.68
75001 - 100000	53,709	1.65	475.04	6.37
100001-300000	77,885	2.39	1,260.72	16.91
300001-500000	6,427	0.20	246.22	3.30
Above 500000	3,921	0.12	1,104.92	14.82
Total	32,63,597	100.00	7,456.00	100.00

HR-11: Type of Cover, Number of Claims during 2009-10 – by Age and Gender

Type of Policy	Gender	Age band (in Years)									Total No. of Claim Records
		<1	1 - 5	6 - 15	16 - 25	26 - 40	41 - 60	61 - 65	66 - 70	Above 70 years	
Individual	Male	11,324	44,473	45,666	68,313	1,70,954	2,09,251	40,413	30,526	31,455	6,52,375
	Female	7,324	29,657	27,369	49,229	1,43,176	1,67,151	28,737	19,390	17,379	4,89,412
Group	Male	2,77,586	36,942	28,929	63,471	1,54,235	1,60,829	50,646	35,226	33,069	8,40,933
	Female	5,259	24,903	19,992	95,872	2,12,042	1,50,895	33,268	19,720	16,462	5,78,413
Type of Cover, Age and Gender not specified											7,02,464
Total		3,01,493	1,35,975	1,21,956	2,76,885	6,80,407	6,88,126	1,53,064	1,04,862	98,365	32,63,597

NB: **Individual** – Includes Individual and Individual Floater Policy

Group - Includes Group and Group Floater Policy

HR-12: Frequency of Claims by Gender and Age-Groups (in %) during 2009-10

12.1: Male

Disease Name	Age Band (in Years)									
	<1	1 - 5	6 - 15	16 - 25	26 - 40	41 - 60	61 - 65	66 - 70	Above 70 Years	Total
ARTHROPATHIES	0.271	0.022	0.022	0.055	0.102	0.152	0.252	0.302	0.178	0.102
BLOOD DISEASES	0.046	0.004	0.007	0.007	0.010	0.021	0.045	0.057	0.040	0.015
CIRCULATORY	0.870	0.069	0.019	0.048	0.151	0.634	1.443	1.765	1.042	0.327
CLINICAL FINDINGS	0.707	0.056	0.164	0.192	0.202	0.196	0.249	0.281	0.184	0.206
DIGESTIVE	1.004	0.080	0.193	0.283	0.411	0.523	0.732	0.813	0.468	0.402
ENDOCRINE	0.191	0.015	0.006	0.008	0.019	0.106	0.246	0.308	0.171	0.055
EYE	0.683	0.055	0.015	0.031	0.053	0.492	1.968	2.664	1.409	0.304
INFECTIOUS	1.643	0.131	0.552	0.630	0.563	0.444	0.379	0.409	0.235	0.550
INJURY	0.777	0.062	0.187	0.294	0.336	0.335	0.355	0.416	0.299	0.302
NEOPLASM	0.238	0.019	0.020	0.025	0.047	0.167	0.489	0.693	0.396	0.106
NERVOUS	0.159	0.013	0.029	0.027	0.034	0.070	0.148	0.198	0.152	0.053
PREGNANCY	0.058	0.005	0.001	0.010	0.015	0.003	0.004	0.008	0.004	0.009
RESPIRATORY	1.178	0.094	0.213	0.169	0.176	0.230	0.412	0.568	0.420	0.259
SKIN	0.129	0.010	0.023	0.044	0.055	0.087	0.124	0.131	0.075	0.060
UROLOGY	0.661	0.053	0.078	0.174	0.293	0.443	0.950	1.030	0.656	0.319
OTHER DISEASES COMBINED	1.368	0.431	0.028	0.039	0.059	0.081	0.147	0.151	0.084	0.078
DISEASES UNSPECIFIED	171.571	13.704	0.521	0.920	1.324	1.843	2.304	2.748	1.486	2.287
Total	181.607	14.505	2.102	2.987	3.888	5.865	10.286	12.583	7.314	5.465

Total frequency = no. of claims in age/no of total exposure in age group*100)

(Disease-wise frequency = no of claims for the disease in the age/no. of total exposure in age group*100)

Note: 'Other Disease Combined' include: Accident, Peri-natal Period, Ear, Code for Special Purposes, Health Services related, Malformation/Deformations and Mental disorders. Same logic holds good for all the tables that follow.

12.2 Female

Disease Name	Age Band (in Years)									Total
	<1	1 - 5	6 - 15	16 - 25	26 - 40	41 - 60	61 - 65	66 - 70	Above 70 Years	
ARTHROPATHIES	0.491	0.015	0.017	0.043	0.099	0.267	0.524	0.647	0.277	0.140
BLOOD DISEASES	0.088	0.013	0.008	0.019	0.024	0.031	0.044	0.065	0.035	0.024
CIRCULATORY	0.888	0.028	0.015	0.042	0.095	0.409	0.986	1.290	0.707	0.211
CLINICAL FINDINGS	0.697	0.241	0.134	0.202	0.219	0.230	0.253	0.279	0.141	0.617
DIGESTIVE	1.648	0.238	0.169	0.351	0.474	0.541	0.671	0.658	0.307	0.419
ENDOCRINE	0.305	0.014	0.008	0.017	0.034	0.125	0.244	0.295	0.146	0.063
EYE	1.108	0.024	0.014	0.032	0.056	0.600	2.370	3.055	1.152	0.322
INFECTIOUS	2.473	0.742	0.468	0.616	0.556	0.479	0.467	0.472	0.224	0.541
INJURY	0.611	0.150	0.086	0.113	0.152	0.259	0.459	0.560	0.363	0.185
NEOPLASM	0.705	0.026	0.020	0.051	0.175	0.557	0.772	0.779	0.257	0.246
NERVOUS	0.228	0.048	0.025	0.033	0.038	0.070	0.128	0.173	0.116	0.051
PREGNANCY	0.627	0.021	0.003	1.092	1.164	0.010	0.008	0.010	0.003	0.543
RESPIRATORY	1.478	0.568	0.169	0.169	0.177	0.240	0.400	0.498	0.302	0.237
SKIN	0.174	0.034	0.020	0.041	0.049	0.075	0.100	0.104	0.045	0.052
UROLOGY	1.231	0.072	0.056	0.262	0.520	0.746	0.791	0.723	0.291	0.444
OTHER DISEASES COMBINED	2.401	0.182	0.038	0.143	0.182	0.142	0.180	0.198	0.069	0.360
DISEASES UNSPECIFIED	2.195	1.250	0.434	1.248	1.501	1.578	2.162	2.546	1.007	1.336
Total	17.349	3.664	1.683	4.475	5.515	6.360	10.557	12.352	5.443	5.173

Total frequency = no. of claims in age/no of total exposure in age group*100)

(Disease-wise frequency = no of claims for the disease in the age/no. of total exposure in age group*100)

Note: 'Other Disease Combined' include: Accident, Peri-natal Period, Ear, Code for Special Purposes, Health Services related, Malformation/Deformations and Mental disorders. Same logic holds good for all the tables that follow.

HR 13: Disease-wise and Claim Paid Amount-wise distribution of Claims during 2009-2010

13.1: Number of Claims

Disease Name	Number of Claims / Claim Paid Band									Total
	1001-5000	5001-10000	10001-25000	25001-50000	50001-75000	75001-100000	100001-300000	300001-500000	Above 500001	
ARTHROPATHIES	13458	13547	19443	11174	4803	3930	8467	691	21	75534
BLOOD DISEASES	2496	2621	3341	1633	479	272	340	25	4	11211
CIRCULATORY	23642	26665	51264	29387	10104	7866	20129	1468	94	170619
CLINICAL FINDINGS	33556	36534	36668	10373	2079	1148	1311	180	55	121904
DIGESTIVE	51770	61635	64749	44982	12216	4506	3868	111	11	243848
ENDOCRINE	8968	6664	9848	5564	1760	792	1014	58	7	34675
EYE	23397	33472	88764	44672	3200	622	245	4	0	194376
INFECTIOUS	89740	101636	97872	22650	3950	1550	1512	71	8	318989
INJURY	27987	29059	41018	30674	12406	6921	6093	228	34	154420
NEOPLASM	9949	13670	31699	24829	9664	5224	6730	320	37	102122
NERVOUS	5736	6112	9928	5313	1688	959	1257	83	10	31086
PREGNANCY	18744	22314	57347	49157	1694	260	135	1	1	149653
RESPIRATORY	43267	39635	42943	17930	4186	1811	1835	123	14	151744
SKIN	7979	8116	11256	4931	1065	429	374	15	0	34165
UROLOGY	42211	56734	62383	39675	11691	4158	3273	111	10	220246
OTHER DISEASES COMBINED	22217	16213	22925	13481	2777	1313	1894	124	60	81004
DISEASES UNSPECIFIED	638041	173348	215671	81162	22054	11948	19408	2814	3555	1168001
Total	1063158	647975	867119	437587	105816	53709	77885	6427	3921	3263,597

13.2: Claims Frequency (in %) during 2009-10

Disease Name	1001-5000	5001-10000	10001-25000	25001-50000	50001-75000	75001-100000	100001-300000	300001-500000	Above 500001	Total
ARTHROPATHIES	0.41	0.42	0.60	0.34	0.15	0.12	0.26	0.02	0.00	2.31
BLOOC DISEASES	0.08	0.08	0.10	0.05	0.01	0.01	0.01	0.00	0.00	0.34
CIRCULATORY	0.72	0.82	1.57	0.90	0.31	0.24	0.62	0.04	0.00	5.23
CLINICAL FINDINGS	1.03	1.12	1.12	0.32	0.06	0.04	0.04	0.01	0.00	3.74
DIGESTIVE	1.59	1.89	1.98	1.38	0.37	0.14	0.12	0.00	0.00	7.47
ENDOCRINE	0.27	0.20	0.30	0.17	0.05	0.02	0.03	0.00	0.00	1.06
EYE	0.72	1.03	2.72	1.37	0.10	0.02	0.01	0.00	-	5.96
INFECTIOUS	2.75	3.11	3.00	0.69	0.12	0.05	0.05	0.00	0.00	9.77
INJURY	0.86	0.89	1.26	0.94	0.38	0.21	0.19	0.01	0.00	4.73
NEOPLASM	0.30	0.42	0.97	0.76	0.30	0.16	0.21	0.01	0.00	3.13
NERVOUS	0.18	0.19	0.30	0.16	0.05	0.03	0.04	0.00	0.00	0.95
PREGNANCY	0.57	0.68	1.76	1.51	0.05	0.01	0.00	0.00	0.00	4.59
RESPIRATORY	1.33	1.21	1.32	0.55	0.13	0.06	0.06	0.00	0.00	4.65
SKIN	0.24	0.25	0.34	0.15	0.03	0.01	0.01	0.00	-	1.05
UROLOGY	1.29	1.74	1.91	1.22	0.36	0.13	0.10	0.00	0.00	6.75
OTHER DISEASES COMBINED	0.68	0.50	0.70	0.41	0.09	0.04	0.06	0.00	0.00	2.48
DISEASES UNSPECIFIED	19.55	5.31	6.61	2.49	0.68	0.37	0.59	0.09	0.11	35.79
Total	32.58	19.85	26.57	13.41	3.24	1.65	2.39	0.20	0.12	100.00

Frequency: Disease-wise and Claim Paid Band-wise - No of Claims (for each disease in each Claim paid band) divided by Total Number of Claims (for all diseases).

13.3: Amount of Claim Paid during 2009-10

Disease Name	Amount of Claim Paid (₹ in Crs.) / Claim Paid Band									Total
	1001-5001	5001-10000	10001-25000	25001-50000	50001-75000	75001-100000	100001-300000	300000-500000	Above 500001	
ARTHROPATHIES	3.88	10.13	31.80	40.49	29.82	35.38	143.84	25.68	1.20	322.22
BLOOD DISEASES	0.74	1.93	5.41	5.75	2.95	2.39	5.43	0.95	0.23	25.79
CIRCULATORY	6.96	19.98	85.31	104.79	62.57	71.23	345.94	55.41	5.86	758.04
CLINICAL FINDINGS	10.08	26.86	57.25	35.82	12.57	10.36	21.44	8.42	9.42	192.22
DIGESTIVE	15.16	45.00	108.68	159.13	73.86	39.13	56.07	4.24	0.67	501.94
ENDOCRINE	2.40	4.95	16.15	19.78	10.68	6.96	15.97	2.28	0.42	79.60
EYE	7.38	26.16	161.88	144.82	19.17	5.25	3.32	0.14	-	368.12
INFECTIOUS	27.61	74.46	151.43	76.16	23.82	13.53	23.14	2.69	0.58	393.41
INJURY	8.50	21.59	68.07	112.15	76.21	60.96	90.16	8.87	2.27	448.78
NEOPLASM	3.04	10.40	54.57	90.09	59.23	45.93	102.24	12.06	2.41	379.96
NERVOUS	1.70	4.57	16.35	18.89	10.33	8.51	20.27	3.32	0.62	84.57
PREGNANCY	5.80	16.96	100.73	178.96	10.31	2.26	1.98	0.04	0.10	317.15
RESPIRATORY	12.97	29.00	68.89	62.26	25.27	15.90	28.30	4.69	0.89	248.17
SKIN	2.38	6.04	18.24	16.95	6.40	3.72	5.60	0.57	-	59.90
UROLOGY	12.87	42.07	103.10	141.44	70.55	36.00	47.78	4.27	0.61	458.71
OTHER DISEASES COMBINED	5.85	11.99	38.36	47.62	16.99	11.58	30.51	4.89	5.68	173.46
DISEASES UNSPECIFIED	131.50	129.96	354.02	285.71	136.44	105.94	318.73	107.71	1,073.96	2,643.99
Total	258.84	482.04	1,440.24	1,540.81	647.17	475.04	1,260.72	246.22	1,104.92	7,456.00

13.4: Claim Paid Amount-wise frequency_(in %) during 2009-10

Disease Name	1001-5001	5001-10000	10001-25000	25001-50000	50001-75000	75001-100000	100001-300000	300000-500000	Above 500001	Total
ARTHROPATHIES	0.05	0.14	0.43	0.54	0.40	0.47	1.93	0.34	0.02	4.32
BLOOD DISEASES	0.01	0.03	0.07	0.08	0.04	0.03	0.07	0.01	0.00	0.35
CIRCULATORY	0.09	0.27	1.14	1.41	0.84	0.96	4.64	0.74	0.08	10.17
CLINICAL FINDINGS	0.14	0.36	0.77	0.48	0.17	0.14	0.29	0.11	0.13	2.58
DIGESTIVE	0.20	0.60	1.46	2.13	0.99	0.52	0.75	0.06	0.01	6.73
ENDOCRINE	0.03	0.07	0.22	0.27	0.14	0.09	0.21	0.03	0.01	1.07
EYE	0.10	0.35	2.17	1.94	0.26	0.07	0.04	0.00	-	4.94
INFECTIOUS	0.37	1.00	2.03	1.02	0.32	0.18	0.31	0.04	0.01	5.28
INJURY	0.11	0.29	0.91	1.50	1.02	0.82	1.21	0.12	0.03	6.02
NEOPLASM	0.04	0.14	0.73	1.21	0.79	0.62	1.37	0.16	0.03	5.10
NERVOUS	0.02	0.06	0.22	0.25	0.14	0.11	0.27	0.04	0.01	1.13
PREGNANCY	0.08	0.23	1.35	2.40	0.14	0.03	0.03	0.00	0.00	4.25
RESPIRATORY	0.17	0.39	0.92	0.84	0.34	0.21	0.38	0.06	0.01	3.33
SKIN	0.03	0.08	0.24	0.23	0.09	0.05	0.08	0.01	-	0.80
UROLOGY	0.17	0.56	1.38	1.90	0.95	0.48	0.64	0.06	0.01	6.15
OTHER DISEASES COMBINED	0.08	0.16	0.51	0.64	0.23	0.16	0.41	0.07	0.08	2.33
DISEASES UNSPECIFIED	1.76	1.74	4.75	3.83	1.83	1.42	4.27	1.44	14.40	35.46
Total	3.47	6.47	19.32	20.67	8.68	6.37	16.91	3.30	14.82	100.00

Frequency: Disease-wise and Claim Paid Band-wise - Amount of Claims Paid (for each disease in each Claim paid band) divided by Total Claim Paid Amount (for all diseases).

HR 14: Disease-wise and Claims Paid Amount-wise distribution of Claims during 2009-10

14.1 Number of Days of Hospitalisation

Disease Name/ Number of Days	Nature of Illness Vs. Stay Period - Number of Records												Total Records
	Less than 1 day	1	2	3	4	5	6	7	8	9	10	Above 10 days	
ARTHROPATHIES	13881	6038	6468	5912	5353	4786	4450	3150	1996	1444	1151	20157	74786
BLOOD DISEASES	2130	893	1292	1265	960	685	478	314	186	145	94	2661	11103
CIRCULATORY	28542	17522	19559	16710	12870	9366	6624	5142	3660	3076	2151	43326	168548
CLINICAL FINDINGS	20736	11255	18354	15507	11143	7003	4183	2381	1315	881	626	27227	120611
DIGESTIVE	42794	21110	35235	29869	19794	12719	7975	6469	3720	2679	1728	56456	240548
ENDOCRINE	8028	2196	3352	3127	2645	1963	1434	1136	765	540	413	8814	34413
EYE	107054	47621	7332	2100	994	645	442	409	225	277	137	23597	190833
INFECTIOUS	47386	18561	46798	45725	36456	24465	14336	8637	4103	2721	1745	65036	315969
INJURY	23088	23130	19546	13977	10241	7665	5671	4119	2687	2269	1813	38634	152840
NEOPLASM	25845	12967	8261	6398	5857	4567	3329	2729	1873	1423	1113	26364	100726
NERVOUS	5392	2794	3922	2917	2246	1786	1234	956	612	521	412	7904	30696
PREGNANCY	21506	10616	16135	18338	18546	13092	8464	6483	3693	2047	1141	29066	149127
RESPIRATORY	22769	13634	21882	18945	14297	10375	6035	4152	2295	1490	1211	33353	150438
SKIN	5239	5845	4191	2978	2236	1756	1144	930	562	399	315	8077	33672
UROLOGY	42419	29575	24150	20039	15296	11130	7670	6398	3599	2537	1816	53448	218077
OTHER DISEASES COMBINED	19415	11449	9913	6611	4627	3016	2143	1601	961	789	598	18957	80080
LENGHT OF STAY NOT SPECIFIED													276233
DISEASES UNSPECIFIED	436451	54942	59769	49862	38777	27658	18283	12737	7879	6881	6829	194829	914897
Total	872675	290148	306159	260280	202338	142677	93895	67743	40131	30119	23293	657906	3263597
Percentage	29.21	9.71	10.25	8.71	6.77	4.78	3.14	2.27	1.34	1.01	0.78	22.02	100.00
Cumulative	29.21	38.92	49.17	57.89	64.66	69.44	72.58	74.85	76.19	77.20	77.98	100.00	

Percentage: Total No of Claims under Length of Stay / (Total No of Records – No of Records for which length is not specified)*100.

14.2 Claim Paid during Hospitalisation -2009-10

Disease Name	Amount of Claim Paid by Disease and Length of Stay at Hospital (₹ In Crs.)												Total
	Less than 1 day	1	2	3	4	5	6	7	8	9	10	Above 10 days	
ARTHROPATHIES	59.34	10.83	12.65	14.28	17.12	23.56	28.66	20.17	13.82	8.72	7.83	102.15	319.13
BLOOD DISEASES	5.23	1.19	1.59	1.86	1.66	1.56	1.36	0.92	0.63	0.67	0.48	8.40	25.55
CIRCULATORY	127.88	38.35	65.32	66.64	51.53	38.32	28.62	26.69	24.00	23.24	16.74	242.37	749.70
CLINICAL FINDINGS	47.38	10.24	17.00	17.77	15.69	11.73	8.22	5.56	3.84	2.72	2.13	48.17	190.44
DIGESTIVE	77.30	31.68	59.49	58.73	42.71	29.55	19.44	15.70	11.31	8.44	6.68	133.61	494.64
ENDOCRINE	14.69	2.77	4.84	5.62	5.68	4.63	3.57	3.23	2.61	1.99	1.49	27.78	78.90
EYE	219.57	83.30	10.17	2.75	1.64	1.14	0.97	0.83	0.46	0.44	0.24	40.50	362.01
INFECTIOUS	61.25	11.30	32.92	42.33	43.72	36.08	25.42	17.38	10.17	7.18	5.06	97.13	389.94
INJURY	70.35	31.14	37.13	35.63	30.94	25.76	21.28	16.86	11.87	10.54	8.80	143.98	444.27
NEOPLASM	87.55	30.61	23.52	21.12	21.30	17.10	13.36	11.65	8.54	7.69	6.34	126.14	374.92
NERVOUS	14.75	3.74	5.71	5.12	4.91	4.58	3.63	3.21	2.55	2.25	2.15	30.90	83.51
PREGNANCY	43.71	11.00	26.72	41.14	47.23	33.79	20.48	14.68	8.30	4.67	2.68	61.71	316.12
RESPIRATORY	37.88	19.29	25.39	21.52	17.59	15.05	10.94	9.08	6.17	4.81	4.17	73.73	245.62
SKIN	8.88	6.69	5.59	4.41	3.75	3.35	2.53	2.06	1.56	1.20	0.92	18.16	59.11
UROLOGY	76.71	45.86	41.69	39.40	35.07	27.73	20.04	15.58	9.93	7.56	5.95	128.16	453.69
OTHER DISEASES COMBINED	36.08	19.77	17.91	11.83	8.59	6.39	4.81	4.25	2.88	2.70	2.16	55.00	172.37
LENGHT OF STAY NOT SPECIFIED												1589.59	
DISEASES UNSPECIFIED	371.94	54.55	62.87	59.89	53.16	43.47	37.73	26.22	19.00	20.51	14.90	342.24	1106.49
Total	1,360.50	412.32	450.50	450.04	402.28	323.78	251.04	194.07	137.66	115.33	88.74	1,680.15	7456.00
Percentage	23.19	7.03	7.68	7.67	6.86	5.52	4.28	3.31	2.35	1.97	1.51	28.64	100.00
Cumulative	23.19	30.22	37.90	45.57	52.43	57.95	62.23	65.53	67.88	69.85	71.36	100.00	

Percentage: Total Amount of Claim Paid under Length of Stay / (Total Claim Paid – Total Claim Paid for Records for which length is not specified)*100.

Caveats:

1. Tabulations in the report are generated from the data supplied by TPAs and Direct Policy data from Insurers for the period 2009-10.
2. Aggregate data published is from the transaction level data supplied by TPAs and includes Direct Policy Data submitted by General and health Insurers. These may not match with individual insurer's company level aggregate data of health coverage as insurers provide health coverage under different schemes which may or may not be serviced through TPAs.
3. Claims figures reflect pure claims cost. Expenses/ interest not included.
4. Classifications of Diseases have been done based on ICD-10 Codes to the extent provided by the TPAs and Insurers.
5. Data with erroneous codes (non-ICD-10) and erroneous Pin codes have not been included for respective analysis.
6. Classes of diseases, which are negligible in terms of numbers/ amounts, are not carried in tables.
7. The Tables are indicative and contextual.
8. Findings are not complete/ conclusive and anyone making use of the same are advised to make their independent assessment of the accuracy.
9. The information contained in the tables cannot be the subject matter for any litigation affecting IRDA/Insurance Companies/ Insurance Intermediaries.
10. There could be errors and omissions.