

Health Insurance Data

The data received from TPAs for the year 2008-09 has been analyzed and the following reports are generated for the information of all the stake holders.

Macro Indicators on Health Insurance Data – 2008-09

HR-1: Policies, insured members and claims

Year	No. of policies	No. of members	Average No. of Persons insured per policy	No. of claims
2003-2004	22,65,451	83,61,629	4	3,60,088
2004-2005	20,59,449	89,87,239	4	5,55,273
2005-2006	38,28,495	1,63,45,575	4	10,16,785
2006-2007	31,10,475	1,79,07,430	6	10,60,047
2007-2008	37,90,838	2,41,21,625	6	14,36,998
2008-2009	45,75,725	3,27,10,604	7	20,81,297

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

HR-2: Total premium, total claim paid and claim ratio

Period	Premium (Rs in crs.)	Sum insured (Rs in crs.)	Claims paid (Rs in crs.)	Claims paid Ratio %
2003-2004	944	N.A.	785	83%
2004-2005	987	N.A.	948	96%
2005-2006	1,947	N.A.	1,777	91%
2006-2007	2,820	1,46,607	2,198	78%
2007-2008	2,758	2,04,046	2,904	105%
2008-2009	3,976	2,71,289	4,087	103%

NB: N.A. = Not available

HR-3: Average premium and average claim paid – per Policy and per Member

Period	Premium per policy (in Rs.)	Premium per insured member (in Rs.)	Claim paid per Policy (in Rs.)	Claims paid per insured member (in Rs.)
2003-2004	4,166	1,129	3,465	939
2004-2005	4,792	1,098	4,606	1,055
2005-2006	4,892	1,146	4,642	1,040
2006-2007	9,067	1,575	7,066	1,227
2007-2008	7,275	1,143	7,661	1,204
2008-2009	8,689	1,216	8,932	1,249

HR-4: Number of claims, claim paid and average claim paid during 2008-09 - by gender

Gender	No. of Claims	Claims Paid (Rs in crs.)	Average Claims Paid (in Rs.)
Male	9,76,719	2,022.34	20,706
Female	9,43,342	1,732.29	18,363
Gender not specified	1,61,236	332.30	20,610
Total	20,81,297	4,086.94	19,637

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

HR-5: Insured members and sum insured during 2008-09 – by age and gender

Age	Male		Female	
	No of Members	Sum Insured (in Rs.)	No of Members	Sum Insured (in Rs.)
< 1	1,18,186	9,57,87,08,275	1,06,617	6,18,77,64,412
1 - 5	9,77,624	61,84,37,38,352	8,41,954	53,67,19,43,307
6 - 15	19,60,279	96,99,63,44,831	16,44,606	81,89,18,85,633
16 - 25	27,43,515	1,93,30,92,02,922	21,79,670	1,37,90,19,46,962
26 - 40	49,30,460	4,76,64,57,98,861	41,27,583	3,29,18,98,12,874
41 - 60	37,89,586	3,47,39,27,03,891	36,35,610	3,24,78,78,44,550
61 - 65	5,66,668	61,14,96,36,891	4,16,443	37,74,63,63,035
66 - 70	3,09,444	31,14,53,28,875	2,18,203	19,97,61,99,306
Above 70 Years	2,61,851	25,32,50,08,624	1,65,493	15,00,89,11,487
Total	1,56,57,613	13,03,38,64,71,522	1,33,36,179	10,06,36,26,71,566

NB: < 1 indicates neo-natal exposures for infant, newborn

HR-6: Number of claims, claim paid and average claim paid during 2008-09 - by age

Age in years	No. of Claims	Claims Paid (in Rs.)	Average claim paid (in Rs.)
< 1	34,320	52,31,92,835	15,245
1 - 5	1,10,889	1,02,13,33,453	9,210
6 - 15	1,17,701	1,18,83,06,202	10,096
16 - 25	2,44,630	3,50,70,28,520	14,336
26 - 40	5,82,113	9,82,72,88,508	16,882
41 - 60	6,47,309	14,42,62,91,064	22,287
61 - 65	1,40,570	4,02,63,39,348	28,643
66 - 70	1,00,821	3,04,12,39,035	30,165
Above 70 Years	94,373	3,13,45,91,896	33,215
Age not specified	8,571	17,38,13,918	20,279
Total	20,81,297	40,86,94,24,779	19,637

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

HR-7: Number of claims during 2008-2009 – by gender and age

Age Band (in Years)	Male	Female	Total
< 1	15,586	12,843	28,429
1 - 5	61,056	41,331	1,02,387
6 - 15	68,239	44,479	1,12,718
16 - 25	1,01,942	1,22,124	2,24,066
26 - 40	2,30,391	2,97,194	5,27,585
41 - 60	3,06,175	3,00,503	6,06,678
61 - 65	75,530	53,796	1,29,326
66 - 70	57,145	35,749	92,894
Above 70 Years	56,737	31,056	87,793
Age and Gender not specified	-	-	1,69,421
Total	9,72,801	9,39,075	20,81,297

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

HR-8: Type of cover, number of policies and premium during 2008-09

Type of Policy	No. of Policies	Premium (in Rs.)	Share in Total Policies	Share in Total Premium
Individual	28,41,493	14,02,83,75,242	62.10%	35.28%
Individual Floater	5,60,989	1,33,23,01,803	12.26%	3.35%
Group	3,41,009	5,50,66,96,482	7.45%	13.85%
Group floater	5,40,985	16,36,40,17,385	11.82%	41.16%
Not Specified	2,91,249	2,52,59,47,725	6.37%	6.35%
Total	45,75,725	39,75,73,38,637	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-9: Disease-wise No. of Claims & Claim Paid during 2008-09

Disease Name	ICD codes	No of claims	Claims Paid (Rs. in crs.)	Average claim paid (in Rs.)
CIRCULATORY	I00-I99	1,52,416	614.74	40,333
DIGESTIVE	K00-K93	2,02,313	407.74	20,154
UROLOGY	N00-N99	1,72,975	336.13	19,432
INJURY	S00-T98	1,31,202	345.98	26,370
NEOPLASM	C00-D48	83,008	301.76	36,354
EYE	H00-H59	1,69,262	301.42	17,808
INFECTIOUS	A00-B99	2,49,977	291.77	11,672
PREGNANCY	O00-O99	1,19,103	243.45	20,441
ARTHROPATHIES	M00-M99	67,695	251.13	37,097
RESPIRATORY	J00-J99	1,43,822	199.17	13,848
ENDOCRINE	E00-E99	36,924	73.27	19,844
NERVOUS	G00-G99	27,171	70.04	25,779
SKIN	L00-L99	33,601	49.06	14,599
EAR	H60-H95	17,297	31.30	18,093
BLOOD DISEASES	D50-D89	10,643	21.19	19,906
Other disease combined (where disease groups claim records and amount are very small/insignificant)		1,99,000	253.82	12,755
ICD code not provided for		2,64,888	294.98	11,136
Total		20,81,297	4,086.94	19,637

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

HR-10: Number of Claims and Average Claim Paid for 2008-09 - by State

State	No. of Claims	Average Claims Paid (in Rs.)
Maharashtra	2,52,276	29,929
Tamil Nadu	1,65,071	19,014
Karnataka	1,34,209	25,356
Gujarat	1,20,587	21,428
Delhi	1,11,244	30,135
West Bengal	95,174	24,492
Andhra Pradesh	74,019	25,598
Kerala	64,707	10,977
Haryana	56,577	18,765
Uttar Pradesh	41,971	21,298
Rajasthan	21,900	16,522
Madhya Pradesh	18,529	15,949
Punjab	16,771	17,656
States with < 10,000 Claims	22,574	18,880
Pincodes not provided	8,85,688	14,192
Total	20,81,297	19,637

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

HR-11: Distribution of claims during 2008-09 by claim paid bands

Claims Paid (in Rs.)	No. of Claims	Claims Paid (Rs in crs.)	Claims Paid (in Rs.)	No. of Claims	Claims Paid (Rs in crs.)
1 - 500	127997	3.45	175000 - 200000	7113	136.08
500 - 1000	82293	6.13	200000 - 225000	2939	62.46
1000 - 1500	61204	7.74	225000 - 250000	2488	59.43
1500 - 2500	108674	22.08	250000 - 275000	1486	39.02
2500 - 5000	247732	93.29	275000 - 300000	1842	53.74
5000 - 7500	266101	173.77	300000 - 325000	566	17.70
7500 - 10000	163747	144.05	325000 - 350000	606	20.50
10000 - 25000	562736	938.55	350000 - 375000	424	15.38
25000 - 50000	305333	1074.26	375000 - 400000	469	18.36
50000 - 75000	70057	426.64	400000 - 425000	224	9.24
75000 - 100000	34010	300.27	425000 - 475000	270	12.08
100000 - 125000	15026	168.71	475000 - 500000	218	10.81
125000 - 150000	11204	156.12	Above 500000	230	14.41
150000 - 175000	6308	102.66	Total	2081297	4086.94

HR-12: Type of cover, number of claims – by Age and Gender

Type of Cover	Gender	Age band (in years)									Total
		<1	1 - 5	6 - 15	16 - 25	26 - 40	41 - 60	61 - 65	66 - 70	Above 70	
Individual	Male	3,549	23,331	29,947	34,816	76,130	1,18,520	25,474	20,502	23,065	3,55,334
	Female	2,962	14,840	17,838	26,565	74,282	1,07,036	19,466	14,545	14,111	2,91,645
Group	Male	10,047	29,381	28,970	55,063	1,24,810	1,50,862	40,893	30,083	26,616	4,96,725
	Female	7,959	20,995	21,198	82,946	1,89,466	1,58,718	27,429	16,805	12,982	5,38,498
Type of cover, age and gender not specified											3,99,095
Total		24,517	88,547	97,953	1,99,390	4,64,688	5,35,136	1,13,262	81,935	76,774	20,81,297

HR-13: Frequency of claims in % by Gender and Age

13.1 Male

Disease Name/Age band	<1	1 - 5	6 - 15	16 - 25	26 - 40	41 - 60	61 - 65	66 - 70	Above 70	Total
CIRCULATORY	0.634	0.034	0.025	0.069	0.237	1.160	2.261	2.991	3.618	0.580
DIGESTIVE	0.884	0.385	0.339	0.436	0.650	0.890	1.049	1.342	1.470	0.659
UROLOGY	0.498	0.286	0.150	0.253	0.437	0.612	0.995	1.366	1.738	0.463
INJURY	0.533	0.388	0.370	0.476	0.538	0.575	0.495	0.635	0.910	0.512
NEOPLASM	0.189	0.046	0.028	0.034	0.066	0.249	0.697	1.009	1.179	0.160
EYE	0.748	0.036	0.036	0.051	0.086	0.864	2.918	4.605	4.864	0.537
INFECTIOUS	1.633	1.476	0.938	0.896	0.805	0.645	0.494	0.606	0.686	0.830
PREGNANCY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
ARTHROPATHIES	0.183	0.034	0.039	0.096	0.177	0.294	0.395	0.561	0.665	0.189
RESPIRATORY	1.316	1.474	0.448	0.292	0.312	0.444	0.655	0.974	1.460	0.483
ENDOCRINE	0.284	0.028	0.011	0.014	0.036	0.214	0.410	0.536	0.651	0.107
NERVOUS	0.136	0.087	0.053	0.044	0.051	0.117	0.219	0.338	0.521	0.089
SKIN	0.146	0.075	0.058	0.091	0.101	0.165	0.202	0.267	0.269	0.118
EAR	0.055	0.030	0.036	0.041	0.056	0.060	0.057	0.066	0.059	0.051
BLOOD DISEASES	0.051	0.034	0.013	0.013	0.016	0.035	0.066	0.077	0.143	0.026
Other Disease combined	1.816	0.812	0.451	0.416	0.471	0.600	0.772	0.997	1.199	0.555
Disease Unspecified	2.578	0.879	0.561	0.747	0.666	1.196	1.519	1.881	2.086	0.903
Total	13.078	6.149	3.444	3.684	4.649	8.001	13.130	18.173	21.345	6.157

13.2 Female

Disease Name/Age band	< 1	1 - 5	6 - 15	16 - 25	26 - 40	41 - 60	61 - 65	66 - 70	Above 70	Total
CIRCULATORY	0.481	0.031	0.019	0.050	0.150	0.653	1.429	1.942	2.743	0.352
DIGESTIVE	0.771	0.281	0.278	0.513	0.739	0.749	0.800	0.943	1.044	0.628
UROLOGY	0.567	0.131	0.096	0.389	0.795	0.996	0.801	0.860	0.933	0.657
INJURY	0.372	0.255	0.157	0.179	0.240	0.385	0.594	0.813	1.445	0.297
NEOPLASM	0.436	0.039	0.025	0.075	0.265	0.780	0.952	1.078	0.868	0.375
EYE	0.812	0.043	0.032	0.058	0.091	0.880	3.329	4.677	4.596	0.529
INFECTIOUS	1.238	1.219	0.760	0.857	0.781	0.611	0.536	0.614	0.751	0.765
PREGNANCY	0.633	0.031	0.004	1.437	1.565	0.016	0.000	0.000	0.000	0.731
ARTHROPATHIES	0.226	0.024	0.033	0.076	0.179	0.432	0.765	1.024	1.070	0.247
RESPIRATORY	0.932	1.120	0.351	0.295	0.336	0.415	0.584	0.886	1.270	0.436
ENDOCRINE	0.233	0.024	0.016	0.031	0.071	0.220	0.424	0.494	0.555	0.121
NERVOUS	0.138	0.067	0.047	0.053	0.063	0.108	0.174	0.270	0.418	0.084
SKIN	0.145	0.069	0.048	0.075	0.092	0.118	0.142	0.181	0.221	0.095
EAR	0.061	0.022	0.034	0.046	0.070	0.079	0.066	0.056	0.058	0.060
BLOOD DISEASES	0.046	0.028	0.019	0.031	0.042	0.053	0.065	0.078	0.152	0.042
Other Disease combined	2.920	0.770	0.368	0.581	0.679	0.632	0.798	0.895	1.087	0.648
Disease Unspecified	1.903	0.773	0.506	0.920	1.068	1.137	1.369	1.490	1.593	1.004
Total	11.885	4.834	2.675	5.540	7.130	8.151	12.735	16.143	18.523	6.958

(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, Perinatal Period, Clinical findings, Codes for Special purposes, Health Services related, Malformation/Deformations and Mental disorders. Same logic holds good for all the tables that follow.

HR 14: Disease-wise and Claim Paid amount-wise distribution of claims

HR 14.1: Number of Claims

Disease Name	No. of Claims / Claims Paid Band									Total
	0 - 5000	5001 - 10000	10001 - 25000	25001 - 50000	50001 - 75000	75001 - 100000	100001 - 300000	300001 - 500000	Above 500001	
CIRCULATORY	27,015	22,721	45,175	25,960	8,360	6,202	15,842	1,068	73	1,52,416
DIGESTIVE	45,817	49,754	52,444	37,958	9,763	3,591	2,857	112	17	2,02,313
UROLOGY	35,927	47,214	46,045	30,626	8,261	2,709	2,132	57	4	1,72,975
INJURY	29,395	24,699	33,246	24,847	9,534	4,978	4,314	167	22	1,31,202
NEOPLASM	9,652	10,854	24,535	20,468	7,798	4,171	5,255	242	33	83,008
EYE	27,862	24,508	79,429	33,943	2,673	516	330	-	1	1,69,262
INFECTIOUS	79,103	77,584	71,423	16,746	2,839	1,152	1,064	61	5	2,49,977
PREGNANCY	16,569	18,765	45,073	37,165	1,201	219	108	3		1,19,103
ARTHROPATHIES	16,076	12,734	15,906	9,134	3,909	2,943	6,502	476	15	67,695
RESPIRATORY	52,005	36,156	35,134	14,821	3,041	1,250	1,341	67	7	1,43,822
ENDOCRINE	13,749	5,977	8,866	5,064	1,483	723	999	58	5	36,924
NERVOUS	5,592	5,412	8,432	4,450	1,386	772	1,052	66	9	27,171
SKIN	10,928	7,791	9,482	3,986	832	294	278	9	1	33,601
EAR	4,157	2,765	5,925	3,708	573	97	66	5	1	17,297
BLOOD DISEASES	3,380	2,275	2,749	1,315	385	241	282	15	1	10,643
Other Disease combined	86,215	43,629	44,737	16,580	3,742	1,757	2,235	93	12	1,99,000
Disease Unspecified	1,64,458	37,010	34,135	18,562	4,277	2,395	3,749	278	24	2,64,888
Total	6,27,900	4,29,848	5,62,736	3,05,333	70,057	34,010	48,406	2,777	230	20,81,297

14.2: Amount of Claim paid

Disease Name	Claims Paid Band (Rs. in crs.)									Total (Rs. in crs.)
	0 - 5000	5001 - 10000	10001 - 25000	25001 - 50000	50001 - 75000	75001 - 100000	100001 - 300000	300001 -500000	Above 500001	
CIRCULATORY	6.10	17.19	75.19	92.70	51.67	56.17	271.18	40.06	4.48	614.74
DIGESTIVE	11.22	36.74	89.04	134.33	58.88	31.12	40.98	4.37	1.05	407.74
UROLOGY	9.77	34.99	76.35	109.19	49.77	23.39	30.35	2.10	0.24	336.13
INJURY	7.50	18.28	54.88	90.96	58.48	43.85	64.37	6.29	1.37	345.98
NEOPLASM	2.59	8.28	41.91	74.14	47.61	36.60	79.61	9.04	1.98	301.76
EYE	6.04	18.61	143.98	107.92	16.04	4.34	4.44	0.00	0.06	301.42
INFECTIOUS	21.53	56.87	110.63	56.25	17.19	10.10	16.48	2.27	0.44	291.77
PREGNANCY	4.62	14.18	78.41	135.45	7.25	1.90	1.54	0.10	0.00	243.45
ARTHROPATHIES	3.74	9.47	25.84	33.17	24.23	26.45	109.75	17.51	0.96	251.13
RESPIRATORY	12.35	26.36	56.47	51.45	18.35	10.91	20.26	2.59	0.44	199.17
ENDOCRINE	2.41	4.43	14.62	18.00	9.08	6.33	15.90	2.20	0.31	73.27
NERVOUS	1.39	4.05	13.89	15.80	8.46	6.86	16.52	2.51	0.56	70.04
SKIN	2.23	5.79	15.37	13.68	5.01	2.56	4.02	0.33	0.05	49.06
EAR	0.90	2.07	10.08	12.78	3.38	0.83	1.00	0.20	0.06	31.30
BLOOD DISEASES	0.75	1.67	4.40	4.63	2.38	2.15	4.58	0.58	0.05	21.19
Other Disease combined	15.34	32.07	71.02	58.07	22.73	15.45	34.80	3.53	0.80	253.82
Disease Unspecified	24.23	26.76	56.45	65.75	26.11	21.28	62.46	10.39	1.55	294.98
Total	132.70	317.82	938.55	1,074.26	426.64	300.27	778.22	104.08	14.41	4,086.94

HR-15: Number of days of hospitalisation

HR-15.1 Number of days

Disease Name / Days	Nature of Illness V/s. Stay Period - Number of Claims												Total
	Less than 1 day	1	2	3	4	5	6	7	8	9	10	Above 10 days	
CIRCULATORY	28714	14516	15948	13521	10804	8208	5820	4584	3288	2765	1939	38597	1,48,704
DIGESTIVE	40322	15734	25915	23730	15673	10364	7196	5268	3227	2667	1530	44898	1,96,524
UROLOGY	32585	22018	18288	15960	12129	9328	6318	5019	2886	2225	1424	40482	1,68,662
INJURY	21635	18705	15771	10679	7799	6090	4092	3325	2238	1693	1527	34586	1,28,140
NEOPLASM	19950	10265	6402	4979	4682	3687	2632	2247	1565	1252	904	22219	80,784
EYE	96852	40437	6064	1299	654	384	262	266	147	246	99	17656	1,64,366
INFECTIOUS	47279	12697	30195	30574	25959	18346	11257	7015	3535	2337	1435	52979	2,43,608
PREGNANCY	15956	7763	12190	13390	14316	10403	6934	5154	2955	1770	903	24149	1,15,883
ARTHROPATHIES	13929	4899	5446	4766	4432	3861	3867	2800	1686	1394	1035	17346	65,461
RESPIRATORY	31209	11424	17610	15443	12080	8457	5283	3763	2081	1645	1082	30431	1,40,508
ENDOCRINE	11188	2032	2890	2750	2369	1715	1295	1037	625	493	370	8659	35,423
NERVOUS	4946	2233	3059	2442	1812	1397	1060	829	575	437	335	7227	26,352
SKIN	7674	4902	3373	2484	1949	1524	1037	927	530	433	335	7608	32,776
EAR	2470	4219	3298	1348	639	348	192	175	78	55	48	3795	16,665
BLOOD DISEASES	2706	715	938	990	780	557	374	287	165	106	97	2592	10,307
Other Disease combined	72325	14914	19074	16401	12140	8201	5107	3449	1927	1474	1010	38616	1,94,638
Disease Unspecified	120377	11755	13802	11629	9957	5965	3702	2976	1803	1702	1070	39442	2,24,180
Length of Stay not specified													88,316
Total	570117	199228	200263	172385	138174	98835	66428	49121	29311	22694	15143	431282	20,81,297
%	28.61	10.00	10.05	8.65	6.93	4.96	3.33	2.46	1.47	1.14	0.76	21.64	100
Cumulative	28.61	38.60	48.65	57.30	64.23	69.19	72.53	74.99	76.46	77.60	78.36	100.00	

HR-15.2 Amount of Claim Paid

Disease Name / Days	Nature of Illness V/s. Stay Period - Claims Paid (Rs. in crs.)												Total
	Less than 1 day	1	2	3	4	5	6	7	8	9	10	Above 10 days	
CIRCULATORY	101.76	29.43	48.25	51.81	41.36	31.70	24.00	21.77	19.90	18.71	13.88	198.33	600.90
DIGESTIVE	62.27	24.04	45.05	46.65	33.95	22.64	17.08	12.71	9.05	7.32	5.38	110.51	396.65
UROLOGY	54.55	30.91	29.39	28.72	26.39	21.57	15.10	12.05	7.29	5.76	4.24	90.95	326.93
INJURY	57.39	22.46	26.51	24.65	21.59	18.86	14.12	12.64	9.09	7.32	6.84	115.12	336.58
NEOPLASM	66.35	23.16	17.43	15.59	15.96	12.98	10.14	8.95	7.18	6.10	4.68	104.25	292.77
EYE	180.19	68.28	8.52	2.08	1.11	0.77	0.56	0.64	0.33	0.33	0.17	31.24	294.23
INFECTIOUS	51.74	7.05	19.73	26.08	28.73	25.16	18.59	13.25	7.96	5.61	3.82	75.54	283.26
PREGNANCY	32.42	7.06	18.28	28.02	34.91	26.09	16.03	11.09	6.44	3.77	1.95	50.83	236.88
ARTHROPATHIES	46.47	8.42	9.11	9.84	12.08	15.48	23.64	16.82	10.21	7.73	6.23	77.93	243.97
RESPIRATORY	33.52	14.95	19.21	16.94	13.76	11.13	8.44	6.92	4.54	3.39	2.90	57.78	193.47
ENDOCRINE	13.97	2.28	4.09	4.99	4.97	3.91	3.27	2.69	1.93	1.68	1.31	25.82	70.93
NERVOUS	12.82	2.81	4.27	4.01	3.61	3.21	2.94	2.65	2.23	1.70	1.45	26.36	68.05
SKIN	7.75	5.18	4.17	3.50	2.87	2.48	1.99	1.84	1.25	0.93	0.85	15.03	47.84
EAR	3.08	7.88	6.99	2.40	1.11	0.63	0.42	0.27	0.17	0.12	0.07	7.36	30.50
BLOOD DISEASES	4.11	0.86	1.14	1.42	1.42	1.02	0.87	0.72	0.63	0.38	0.35	7.41	20.33
Other Disease combined	53.14	15.49	20.16	19.94	17.65	13.46	10.29	7.65	5.42	4.08	3.10	74.54	244.90
Disease Unspecified	61.42	12.47	16.05	15.83	15.17	10.81	7.92	6.91	4.90	4.11	3.33	88.22	247.13
Length of Stay not specified													151.61
Total	842.94	282.73	298.34	302.47	276.65	221.92	175.40	139.56	98.51	79.03	60.56	1,157.22	4,086.94
%	21.42	7.18	7.58	7.69	7.03	5.64	4.46	3.55	2.50	2.01	1.54	29.41	100.00
Cumulative	21.42	28.60	36.19	43.87	50.90	56.54	61.00	64.54	67.05	69.06	70.59	100.00	

Caveats:

1. Tabulations in the report are generated from the data supplied by TPAs for the period 2008-09.
2. Aggregate data published is from the transaction level data supplied by TPAs only. 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.
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.