



Primary_Provider

Agege ...

Apapa ...

Badagry...

Eko Me...

Epe Gen...

Eti-Osa ...

LGA

Agege

Ajeromi-Ifelo...

Alimosho

Amuwo-Odo...

Apapa

Badagry



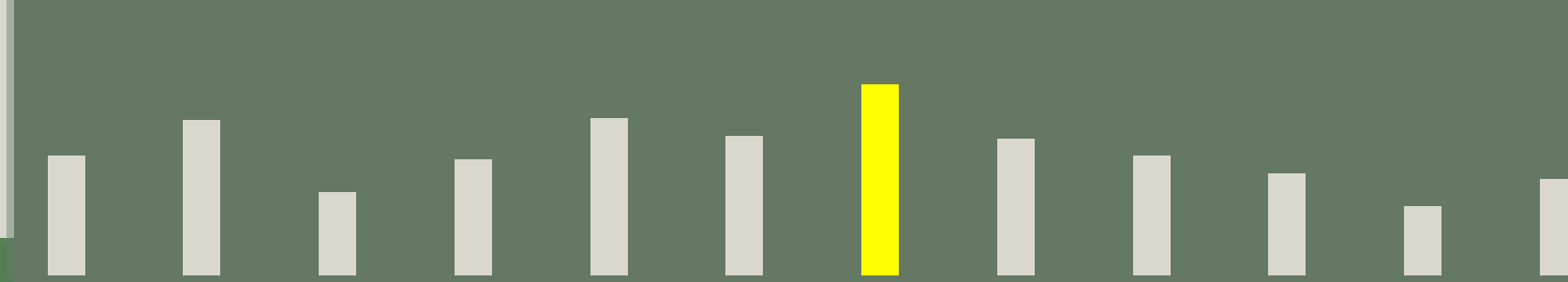
Annual Claim

₦24.08M



Premium

₦16.48M



Members

670



Zero Claim Members (%)

9.25%

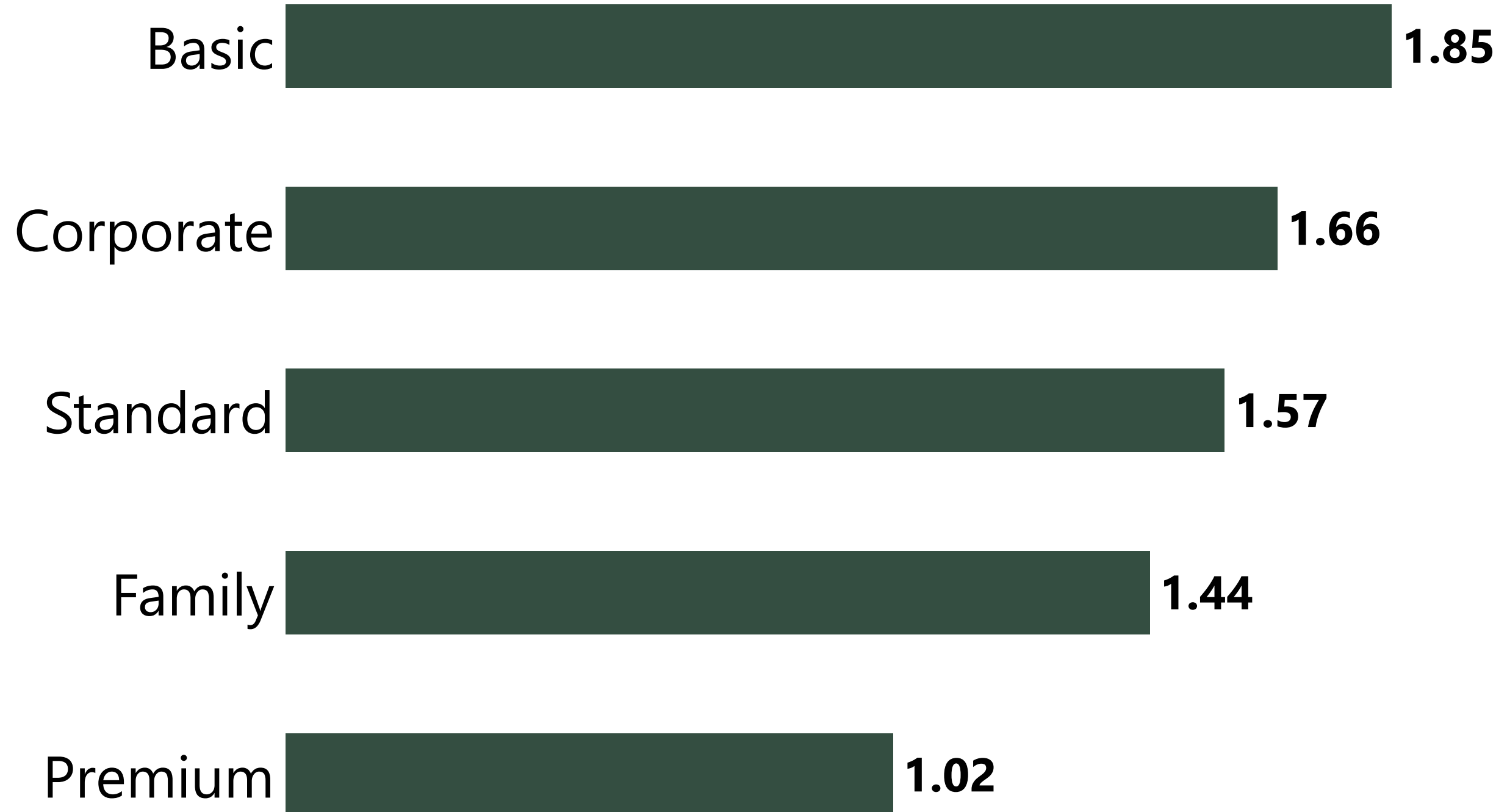


Loss Ratio (%)

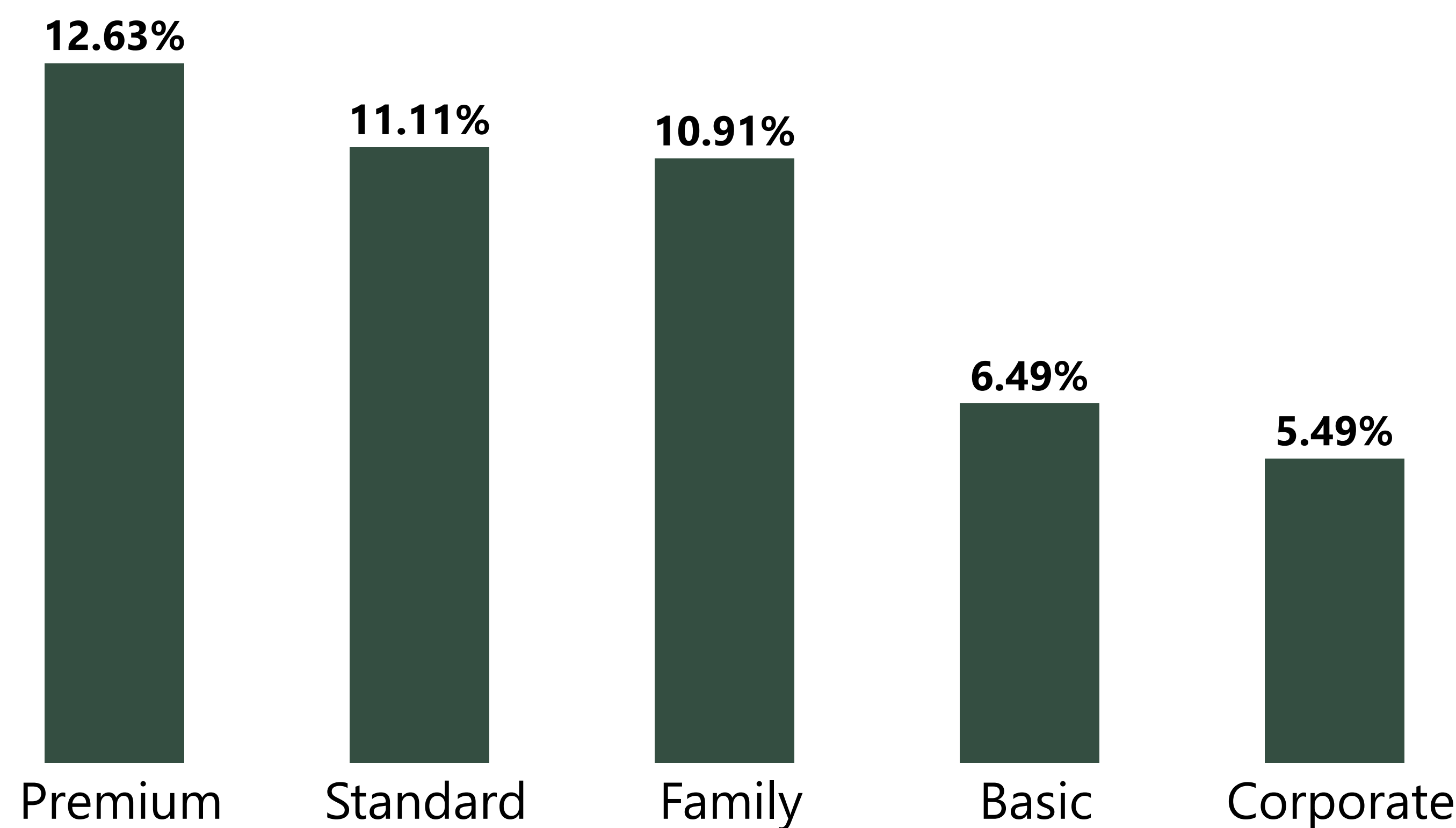
1.46



Loss Ratio(%) by Plan Type



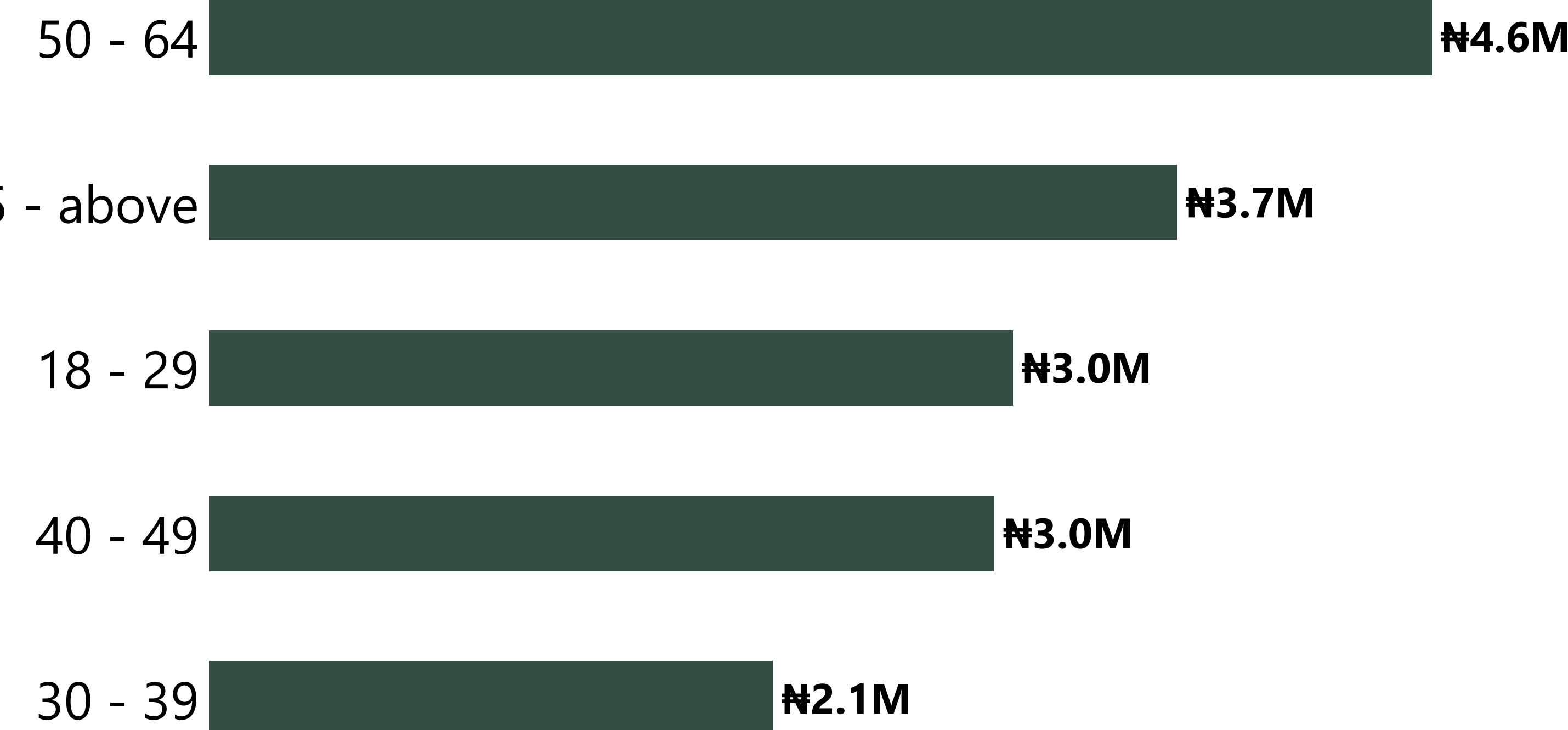
Zero-Claim Members (%) by Plan Type



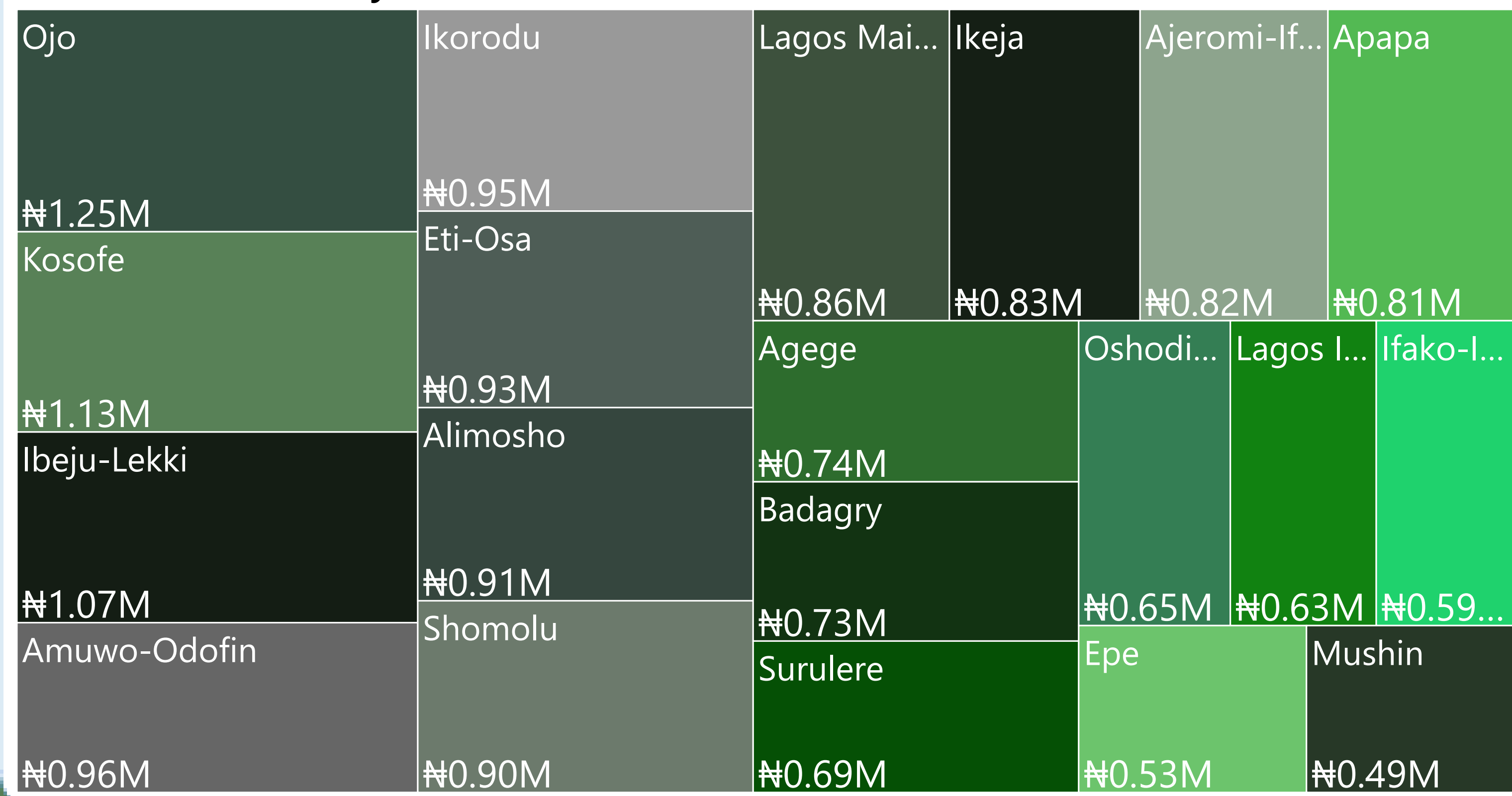
Total Premium by Age Group

Annual Claim

Total Premium



Total Premium by LGA



Plan_Type Member Avg Claims per Member Loss Ratio(%)

Plan_Type	Member s	Avg Claims per Member	Loss Ratio(%)
Family	110	₦46,501.62	1.44
Premium	95	₦43,905.57	1.02
Standard	189	₦35,734.00	1.57
Corporate	91	₦31,161.02	1.66
Basic	185	₦28,148.79	1.85

Primary_Provider Member s Avg Claims per Member Loss Ratio(%)

Primary_Provider	Member s	Avg Claims per Member	Loss Ratio(%)
Eti-Osa Medical Suites	40	₦47,009.92	1.89
Surulere Family Clinic	33	₦43,353.50	1.68
Epe General Hospital	45	₦41,963.86	1.72
Mushin City Clinic	32	₦41,520.11	1.76
Mainland General Hospital	37	₦40,782.57	1.67
Oshodi Prime Hospital	31	₦40,668.83	1.55
Ifako-Ijaiye Premium Clinic	39	₦39,016.94	1.52
Ojo Carepoint	27	₦37,425.63	1.41
Agege Health Centre	21	₦36,823.15	1.58



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Plan Type

All

Year

All

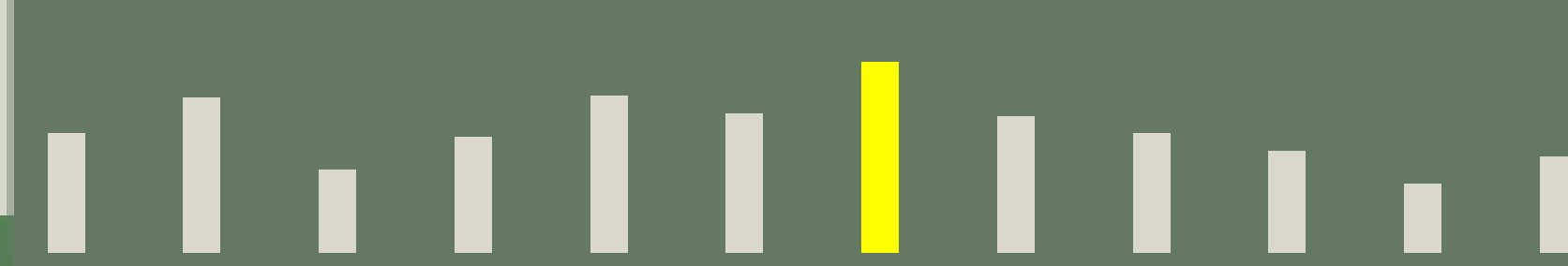
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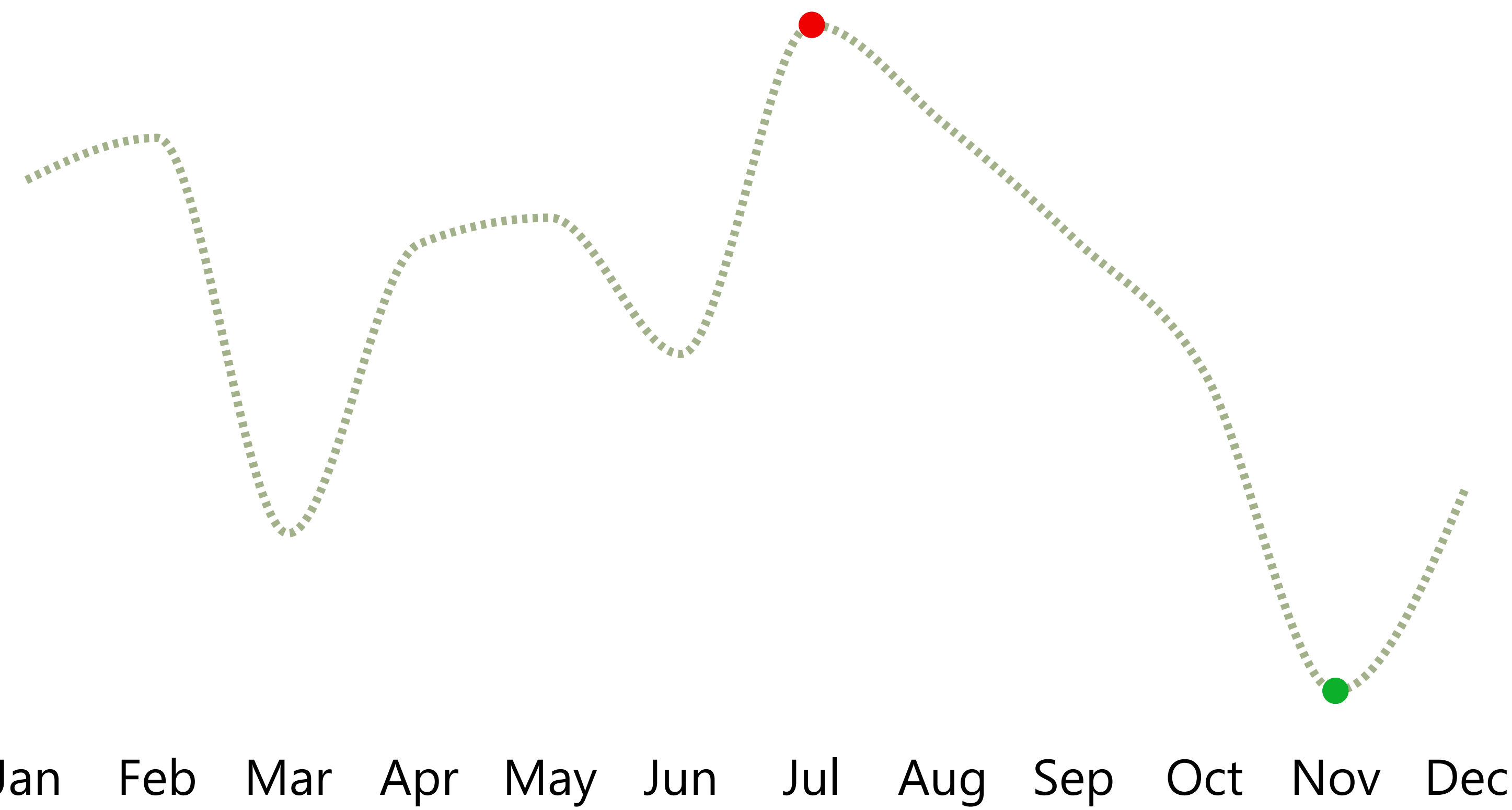


Loss Ratio (%)

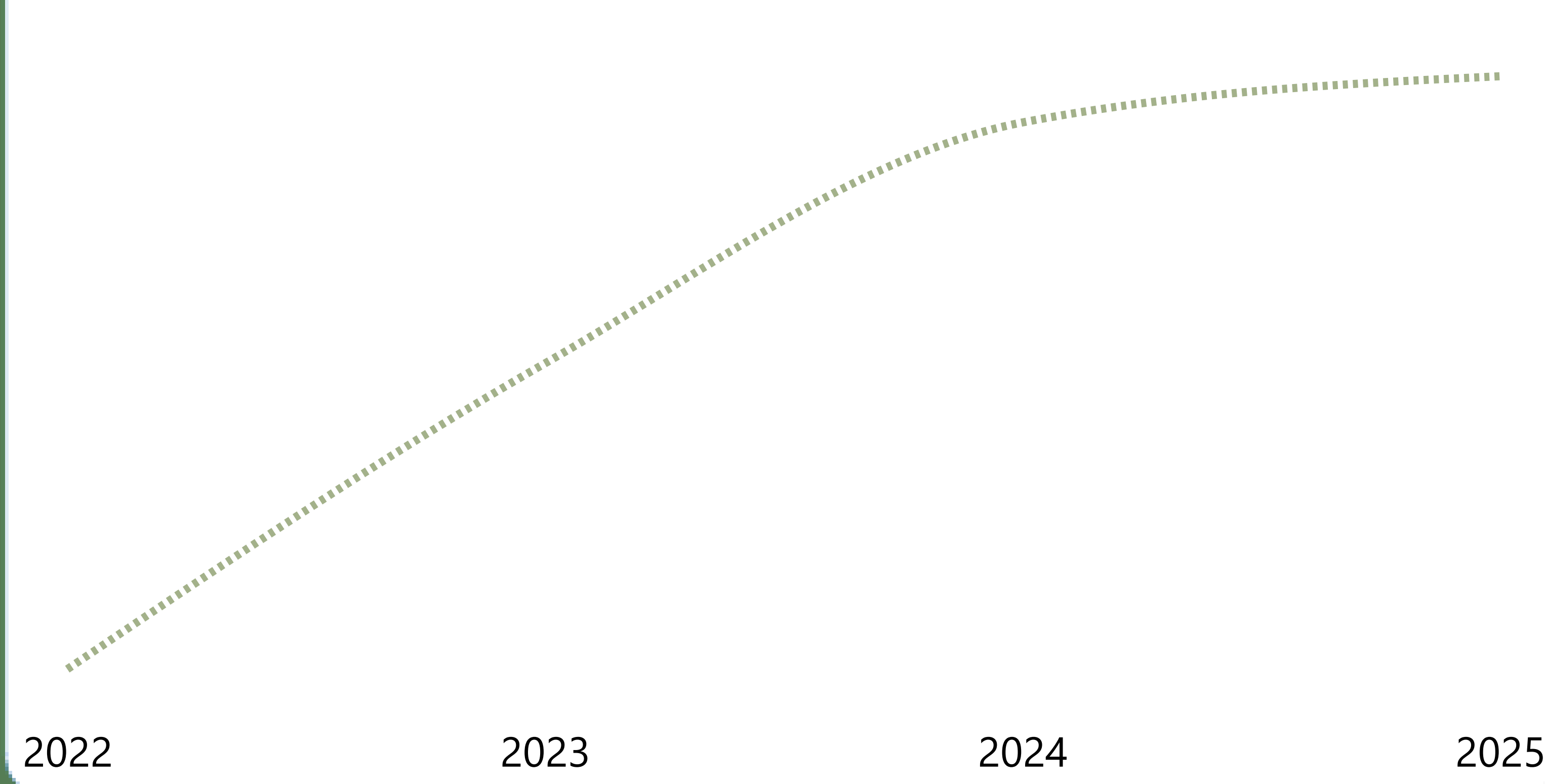
1.46



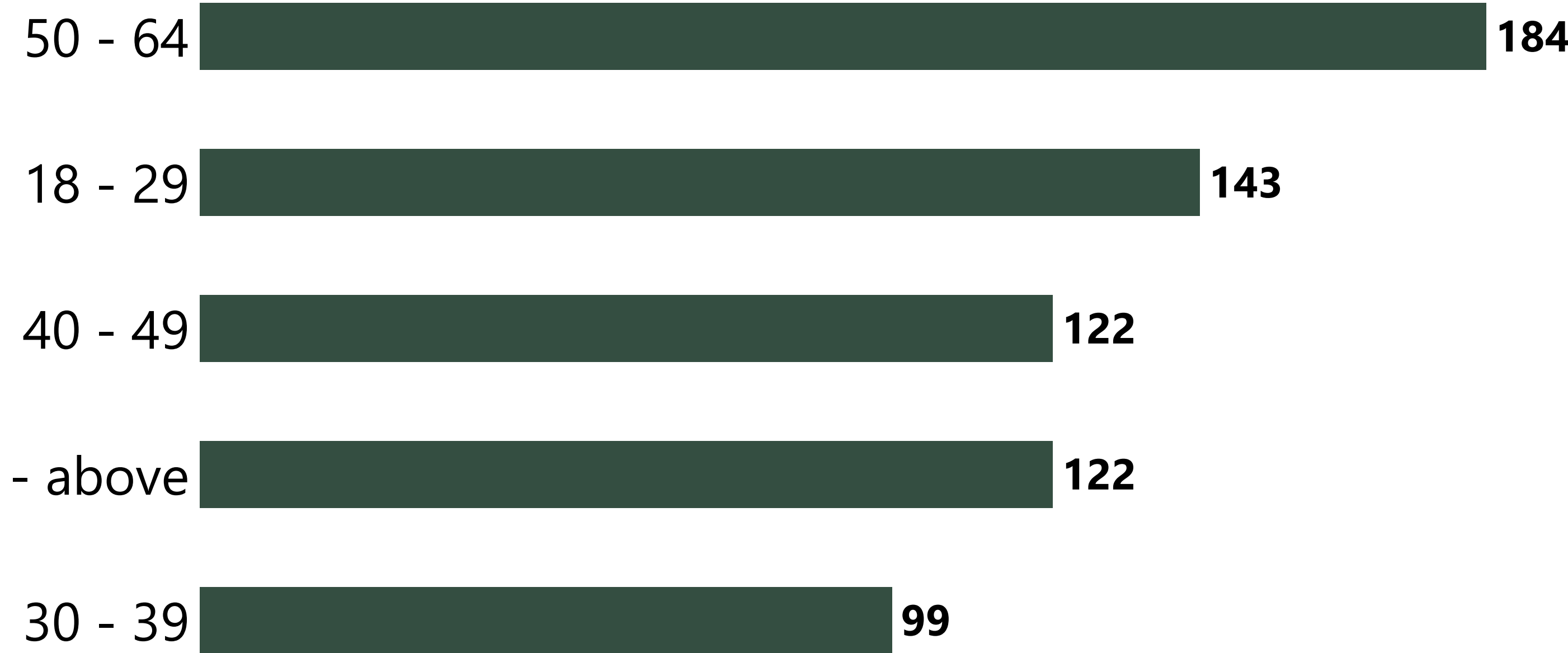
Annual Claim Monthly trend



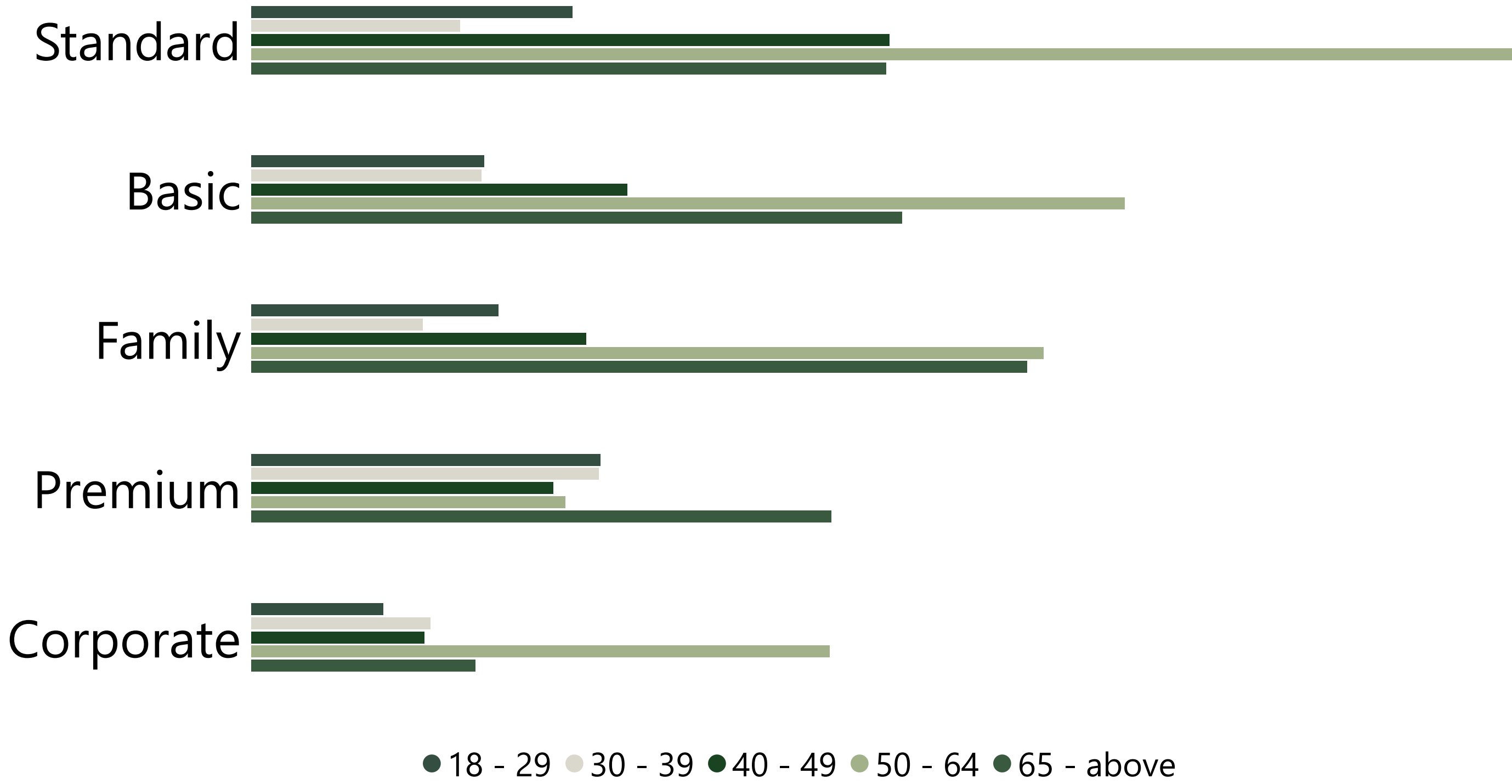
Loss Ratio(%) by Year



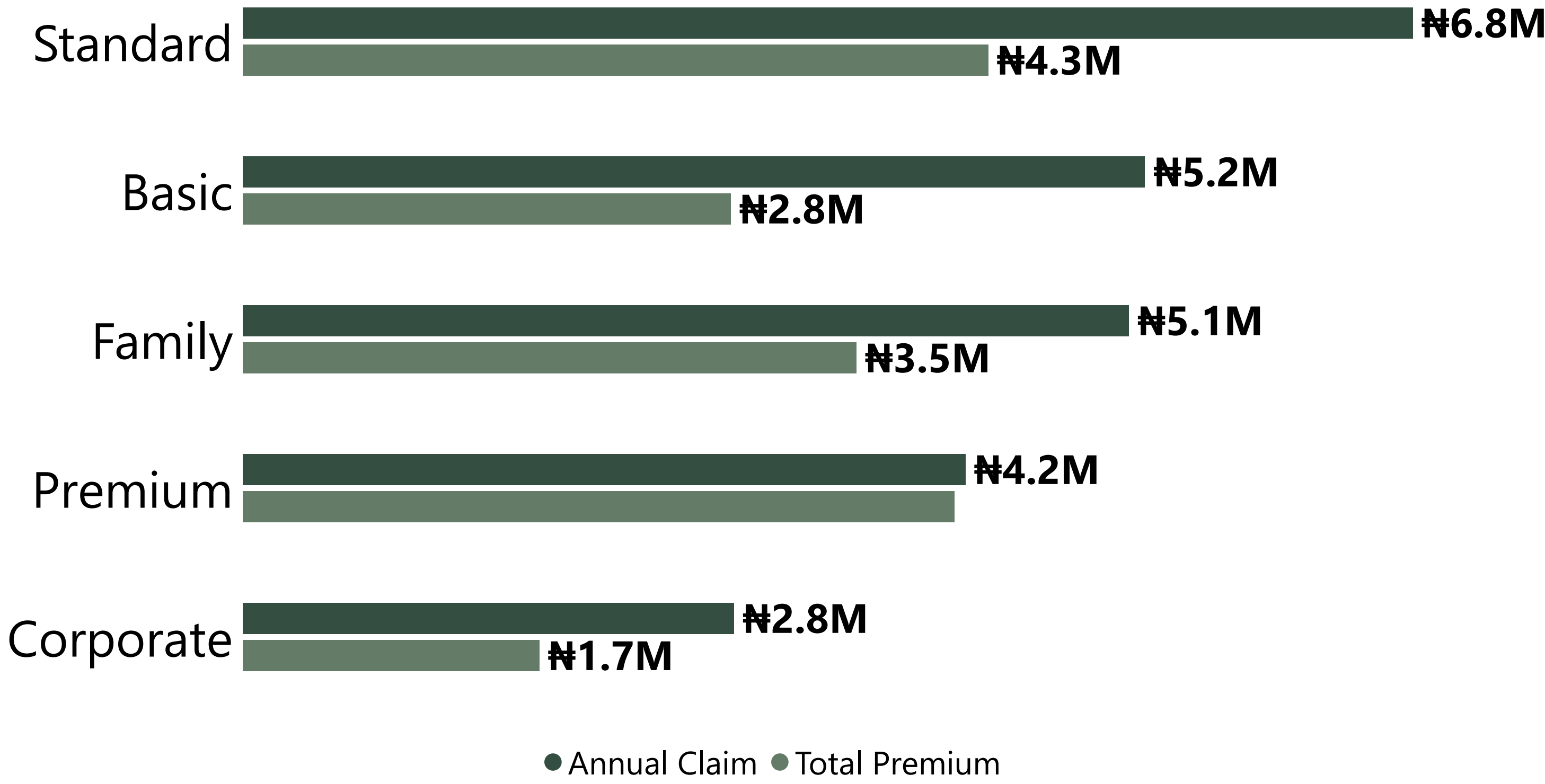
Members by Age Group



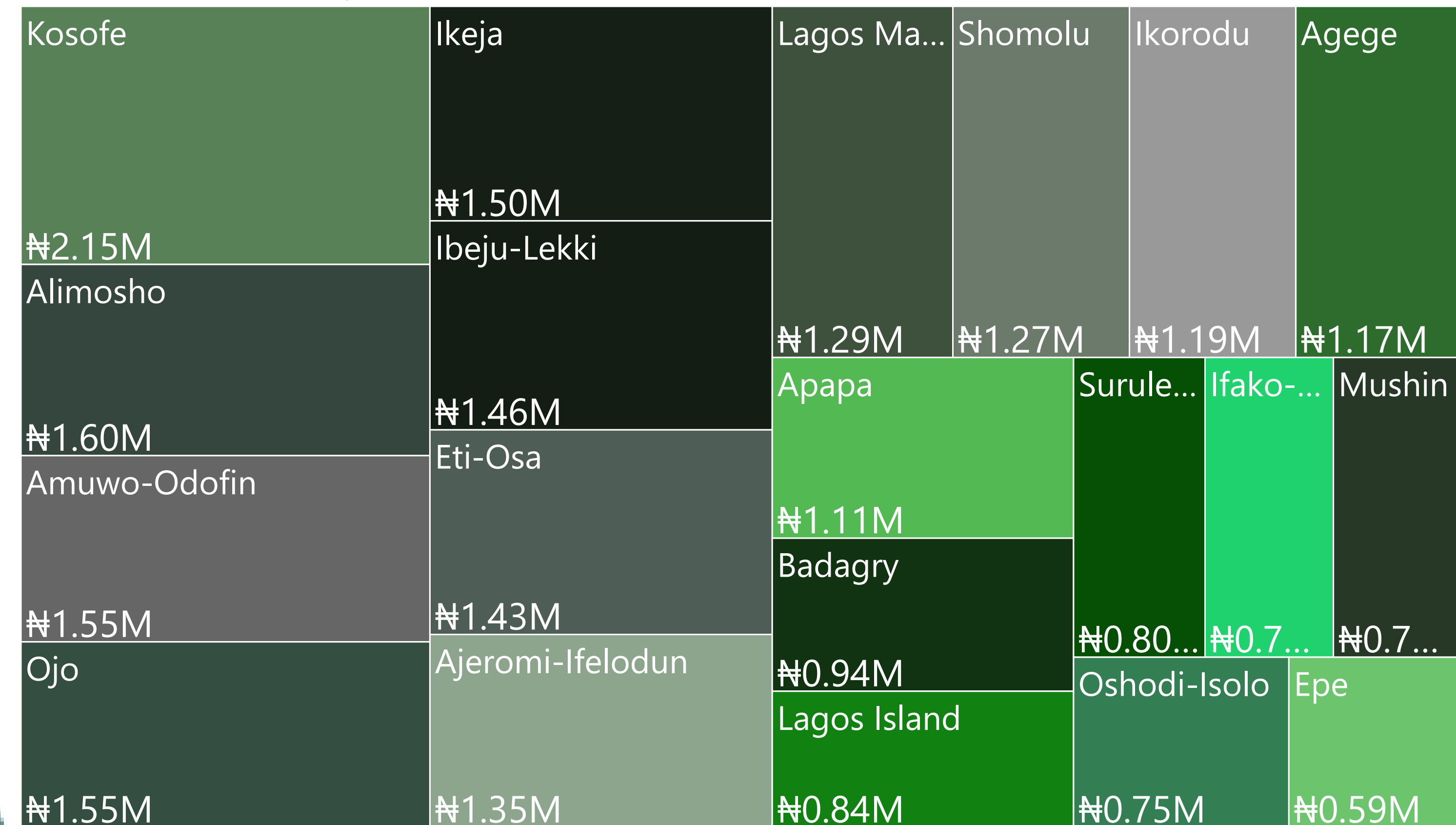
Annual Claim by Plan_Type and Age Group



Annual Claim and Total Premium by Plan_Type



Annual Claim by LGA



Health Maintenance Organization (HMO): Insights

1. **Loss Ratio by Plan Type:**

- The Basic plan recorded the highest loss ratio at 1.85, followed by Corporate (1.66) and Standard (1.57).
- The Family plan stands at 1.44, while the Premium plan performed best with the lowest loss ratio of 1.02.
- Implication: Premium plans are more financially sustainable, while Basic and Corporate plans may require pricing or claims management adjustments.

2. **Zero-Claim Members by Plan Type:**

- A considerable proportion of members did not file any claims: Premium (12.63%), Standard (11.11%), and Family (10.91%).
- Lower percentages were observed in Basic (6.49%) and Corporate (5.49%).
- Implication: Higher value plans have more inactive claimants, suggesting potential profitability opportunities.

3. **Claims and Premium by Age Group:**

- Older members (50–64 years and 60-above) generated the highest claims and premium contributions.
- Younger groups (18–29 and 30–39) contributed less both in claims and premiums.
- Implication: Older members are driving both revenue and cost, creating concentration risks if not balanced with younger enrollments.

4. **Premium Contributions by Location (LGA):**

- Ojo (₦1.25M), Kosofe (₦1.13M), and Ibeju-Lekki (₦1.07M) are the top-performing LGAs.
- Mushin, Epe, Ifako-Ijaiye, and Lagos Island show the lowest premium generation.
- Implication: Opportunities exist to increase penetration in underperforming LGAs through targeted marketing.

5. **Provider Performance:**

- Providers with higher average claims per member include Eti-Osa Medical Suite (₦47,009, LR 1.89) and Surulere Family Clinic (₦43,353, LR 1.68).
- Comparatively, Mainland General Hospital (₦40,783, LR 1.67) and Mushin City Clinic (₦41,501, LR 1.76) also show elevated loss ratios.
- Implication: Provider-level loss ratios suggest possible overutilization or inefficiencies that require closer monitoring.

6. **Annual Claim Monthly Trend:**

- July recorded the highest claims (₦2.89M), while November showed the lowest (₦758,679).
- Implication: There are seasonal patterns in claims behavior, which can be factored into financial planning and reserve management.

7. **Yearly Performance (Loss Ratio by Year):**

- Both 2024 and 2025 recorded a loss ratio of 1.49, signaling stability in overall performance.

8. **Membership Demographics:**

- The 50–64 age group constitutes the largest membership segment (184 members).
- The 18–29 group follows with 143 members, while the 30–39 group has the lowest enrollment at 99 members.
- Implication: Membership is skewed toward older age groups, which increases long-term claims risk.

Health Maintenance Organization (HMO): Recommendations

1. **Plan Optimization & Pricing Adjustments:**

- Review pricing for Basic and Corporate plans to better align premiums with claims costs.
- Consider designing tailored benefits for the Premium plan to retain its strong performance while attracting younger members.

2. **Target Younger Demographics:**

- Develop youth focused enrollment campaigns (e.g., affordable starter plans or digital first health packages) to improve portfolio balance and reduce risk concentration among older members.

3. **Geographic Expansion:**

- Strengthen market penetration in low premium LGAs (Mushin, Epe, Ifako-Ijaiye, Lagos Island) through agent driven outreach, employer partnerships, digital marketing campaigns and association partnership.

4. **Provider Management:**

- Engage in provider performance reviews with high loss ratio facilities (e.g., Eti-Osa Medical Suite, Mushin City Clinic).
- Implement claims utilization audits and negotiate improved care efficiency agreements.

5. **Claims Seasonality Management:**

- Incorporate claims trend analysis into financial planning to ensure adequate reserves during peak months (e.g., July).
- Explore preventive healthcare programs to reduce claim spikes.

6. **Portfolio Diversification:**

- Introduce wellness and preventive care initiatives to reduce claim frequency.
- Explore corporate partnerships to drive enrollment in underrepresented younger segments and locations.