Report generated by abir.banerjee at 28-09-2026 10:00:39

Medi Assist™

Insurer : United India Insurance Co. Ltd.

Corporate :** BIT-Mesra

Portfolio Analysis Report V 2.4

Report as on: 27 Sep 2026

Units in : Actuals

This report has been generated for the following policies:

Policy Number	Policy Holder	Policy Start Date	Policy End Date	Lives	Total Premium	Earned Premium	Policy Run Days
2106002823P109028281	Birla Institute Of Technology MESRA_Staff	October 26, 2023	October 25, 2024	4,175	₹11,500,959	₹11,500,959	366
Total				4,175	₹11,500,959	₹11,500,959	366

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Portfolio Analysis Report V 2.4

Report as on: 27 Sep 2026

Units in : Actuals

Portfolio Report

As of 27 Sep 2026, the portfolio covers 4,175 lives. Premium updated in our system is ₹1.15 Cr. A total of 307 claims have been reported, with Incurred Amount of ₹1.49 Cr. The Incurred Claims Ratio (ICR) is 129.16% on premium updated and 129.16% on Earned Premium. The claim incidence rate is 6.31% (Incurred Hospitalization claims per 100 lives). Ratios based on premium in Insurer's System would prevail.

1.0 Policy Lives	Count
1.1 At Inception* & Addition	4,260
1.1.1 At Inception *	4,172
1.1.2 Addition	88
1.2 Deletion	-85
Current Lives	4,175

2 Policy Premium	Amount (₹)
2.1 First Time	11,439,620
2.2 Addition	252,236
2.3 Deletion	190,897
2.4 Total Premium	11,500,959
2.5 Earned Premium (EP)	11,500,959

• Inception Lives inclusive of lives added with policy or subsequently, with coverage date from policy start date

3 By Claim Status	Claim Count	% Claim Count	Claimed Amount (₹)	% Claim Amount	Incurred Amount (₹)	%Incurred Amount
3.1 Paid	269	87.26%	₹19,326,898	92.32%	₹14,854,255	100.00%
3.2 Denied due to document shortfall	5	1.68%	₹294,410	1.41%	₹0	0.00%
3.3 Denied due to Policy Exclusion	33	11.06%	₹1,021,810	6.28%	₹0	0.00%
3.4 Processed						
3.5 In Process						
Total	307		₹20,643,118		₹14,854,255	

Claim Type	Claim Count	% Claim Count	Claimed Amount (₹)	% Claim Amount	Incurred Amount (₹)	%Incurred Amount
IP						
4 Cashless						
4.1 Paid	168	92.64%	₹14,801,543	94.75%	₹11,410,229	100.00%
4.2 Denied due to document shortfall	2	1.14%	₹123,229	0.79%	₹0	0.00%
4.3 Denied due to Policy Exclusion	11	6.22%	₹405,132	4.47%	₹0	0.00%
4.4 Processed						
4.5 In Process						
Subtotal	181	100.00%	₹15,329,904	100.00%	₹11,410,229	100.00%
5 Reimbursement						
5.1 Paid	101	79.65%	₹4,525,355	85.17%	₹3,444,026	100.00%
5.2 Denied due to document shortfall	3	2.43%	₹171,181	3.22%	₹0	0.00%
5.3 Denied due to Policy Exclusion	22	17.92%	₹616,678	11.61%	₹0	0.00%
5.4 Processed						
5.5 In Process						
Subtotal	126	100.00%	₹5,313,214	100.00%	₹3,444,026	100.00%
Total	307	100.00%	₹20,643,118	100.00%	₹14,854,255	100.00%
OP						
6 Cashless						
6.1 Paid						
6.2 Denied due to document shortfall						
6.3 Denied due to Policy Exclusion						
6.4 Processed						
6.5 In Process						
Subtotal						
7 Reimbursement						
7.1 Paid						
7.2 Denied due to document shortfall						
7.3 Denied due to Policy Exclusion						
7.4 Processed						
7.5 In Process						
Subtotal						
Grand Total	307	100.00%	₹20,643,118	100.00%	₹14,854,255	100.00%

8 IP Claim Type	8.1 No. of IP Claims	8.2 Claims made per 100 Lives Insured
Cashless	168	3.94%
Reimbursement	101	2.37%
Total	269	6.31%

As of 27 Sep 2026 , Claims with an Incurred amount of are pending. Out of them claims are under error log category

9 Claims Pending With	Medi Assist		Insurer		Member		Provider		Total	
	Claim Count	Incurred Amount (₹)	Claim Count	Incurred Amount (₹)	Claim Count	Incurred Amount (₹)	Claim Count	Incurred Amount (₹)	Claim Count	Incurred Amount (₹)
9.1 IP										
9.1.1 Cashless										
9.1.2 Reimbursement										
9.2 OP										
9.2.1 Cashless										
9.2.2 Reimbursement										
Total										

10 Claims that are in Error	Claim Count
Total	

****Please see the policy details page for more information on the policies that were used to generate this report.**

Report generated by abir.banerjee at 28-09-2026 10:00:39

Medi Assist™

Insurer : United India Insurance Co. Ltd.

Corporate :** BIT-Mesra

Portfolio Analysis Report V 2.4

Report as on: 27 Sep 2026

Units in : Actuals

Savings Summary

Total Savings for the portfolio from Proportionate Deduction, Defined Benefit, Copay, Hospital Discounts , FWA, and Case Management is ₹21.79 Lakh

Classification	Claim Count	Savings (₹)
Policy Driven		
Proportionate Deduction	12	₹85,451
Defined Benefit	41	₹959,478
Copay	0	₹0
Others		
Hospital Discount	152	₹777,841
Case Management	0	₹0
*Fraud Waste and Abuse	4	₹356,470

- Includes Claims awaiting for insurer concurrence

****Please see the index page for more information on the policies that were used to generate this report.**

Medi Assist™

Insurer : United India Insurance Co. Ltd.

Corporate :** BIT-Mesra

Portfolio Analysis Report V 2.4

Report as on: 27 Sep 2026

Units in : Actuals

Top 10 Distribution Across Providers (In-Patient Claims)

Ranking name	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
Bhagwan Mahavir Medica Superspecialty Hospital	42	34.43%	₹2,226,298	34.44%
Christian Medical College	8	6.56%	₹594,443	9.19%
Utkal Healthcare Private Limited	16	13.11%	₹588,001	9.10%
Alam Hospital And Research Centre	7	5.74%	₹507,411	7.85%
B M Birla Heart Research Centre	4	3.28%	₹497,975	7.70%
Saket Hospital	6	4.92%	₹464,045	7.18%
Jaypee Hospital	12	9.84%	₹425,359	6.58%
Medanta Abdur Razzaque Ansari Weavers Hospital	6	4.92%	₹412,887	6.39%
Samford Hospital	9	7.38%	₹410,431	6.35%
Matri Prerna Eye Hospital	12	9.84%	₹338,175	5.23%
Total	**122**		**₹6,465,025**	

*Based on Settled/Processed Hospitalization Claims Incurred

Top 10 Ailment Group wise Summary (In-Patient Claims)

Ailment Name	Claim Count	%Claim Count	Approved Amount (₹)	% Approved Amount
DISORDERS OF THE GASTROINTESTINAL SYSTEM	39	18.66%	₹2,210,857	18.99%
INFECTIOUS DISEASES (BACTERIAL / VIRAL / Others)	22	10.53%	₹1,774,752	15.24%
CARDIAC DISORDERS	16	7.66%	₹1,605,161	13.78%
CANCER	33	15.79%	₹1,171,248	10.06%
CATARACT	32	15.31%	₹1,009,149	8.67%
DISORDERS OF THE KIDNEY	17	8.13%	₹921,969	7.92%
MATERNITY	18	8.61%	₹775,103	6.66%
DISORDERS OF THE RESPIRATORY SYSTEM	15	7.18%	₹771,105	6.62%
NEUROLOGICAL & CEREBROVASCULAR DISORDERS	8	3.83%	₹734,066	6.30%
DIABETES MELLITUS	9	4.31%	₹671,108	5.76%
Total	**209**		**₹11,644,518**	

*Based on Settled/Processed Hospitalization Claims Counts

**Please see the index page for more information on the policies that were used to generate this report.

Medi Assist™

Insurer : United India Insurance Co. Ltd.

Corporate :** BIT-Mesra

Portfolio Analysis Report V 2.4

Report as on: 27 Sep 2026

Units in : Actuals

Distribution Across Beneficiary and Age Wise Summary (In-Patient Claims)

Relation Type	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
Self	112	41.64%	₹6,877,320	46.30%
Spouse	128	47.58%	₹6,531,853	43.97%
Child	29	10.78%	₹1,445,082	9.73%
Parent				
Others				
Total	269		₹14,854,255	

Age Wise Summary (In-Patient Claims)

Age Band Bucket	Lives	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
0-5	1	1	0.37%	₹268,250	1.81%
6-10	5	5	1.86%	₹159,410	1.07%
11-15	9	13	4.83%	₹626,318	4.22%
16-20	2	2	0.74%	₹105,934	0.71%
21-25	9	10	3.72%	₹370,885	2.50%
26-30	4	4	1.49%	₹232,223	1.56%
31-35	12	20	7.43%	₹698,319	4.70%
36-40	19	47	17.47%	₹1,936,629	13.04%
41-45	18	24	8.92%	₹1,940,245	13.06%
46-50	28	54	20.07%	₹2,979,573	20.06%
51-55	23	43	15.99%	₹2,965,027	19.96%
56-60	18	30	11.15%	₹1,757,598	11.83%
61-65	6	15	5.58%	₹773,844	5.21%
66-70	1	1	0.37%	₹40,000	0.27%
71-more					
Not classified					
Total	155	269		₹14,854,255	

**Please see the index page for more information on the policies that were used to generate this report.

Report generated by abir.banerjee at 28-09-2026 10:00:39

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Corporate :** BIT-Mesra

Portfolio Analysis Report V 2.4

Report as on: 27 Sep 2026

Units in : Actuals

Utilization Report for Employees (In-Patient Claims)

No. of Claims	Employees Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
1	38	33.93%	₹3,242,396	47.15%
2	32	28.57%	₹1,580,638	22.98%
3	21	18.75%	₹1,187,674	17.27%
4	12	10.71%	₹566,612	8.24%
5				
6				
7				
8				
9	9	8.04%	₹300,000	4.36%
10				
Above 10				
Total	**112**		**₹6,877,320**	

Utilization Report for Dependents (In-Patient Claims)

No. of Claims	Dependents Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
1	59	37.58%	₹3,373,891	42.30%
2	40	25.48%	₹2,030,156	25.45%
3	21	13.38%	₹1,564,243	19.61%
4	4	2.55%	₹300,000	3.76%
5	5	3.18%	₹108,643	1.36%
6				
7				
8				
9				
10				
Above 10	28	17.83%	₹600,002	7.52%
Total	**157**		**₹7,976,935**	

****Please see the index page for more information on the policies that were used to generate this report.**

Report generated by chirbaantee at 28-09-2026 11:55:52

Insurer : United India Insurance Co. Ltd.

Corporate** : BIT-Mesra

Portfolio Analysis Report V 2.4

Report as on: 27 Sep 2026

Units in : Actuals

Distribution Across Amount Bands (In-Patient Cashless Claims)

	Self		Spouse		Child		Parent		Others		Total			
Amount Band	Claim Count	Approved Amount	Claim Count	Approved Amount	Claim Count	Approved Amount	Claim Count	Approved Amount	Claim Count	Approved Amount	Claim Count	%Claim ...	Approved Amount	% Appro...
Upto 10000	1	₹9,407	14	₹101,056							15	8.93%	₹110,463	0.97%
10001 - 25000	14	₹271,507	19	₹304,970	1	₹24,398					34	20.24%	₹600,875	5.27%
25001 – 50000	28	₹1,078,006	16	₹605,992	9	₹392,723					53	31.55%	₹2,076,721	18.20%
50001 – 75000	9	₹573,049	12	₹716,738	3	₹188,166					24	14.29%	₹1,477,953	12.95%
75001 – 100000	3	₹238,432	5	₹445,148							8	4.76%	₹683,580	5.99%
100001 – 200000	12	₹1,722,269	10	₹1,499,442							22	13.10%	₹3,221,711	28.24%
200001 – 300000	7	₹1,896,728	4	₹1,073,948	1	₹268,250					12	7.14%	₹3,238,926	28.39%
300001 – 400000														
400001 - 500000														
500001 - 750000														
750001 - 1000000														
Above 1000000														
Total	74	₹5,789,398	80	₹4,747,294	14	₹873,537					168	100.00%	₹11,410,229	100.00%

Distribution Across Amount Bands (In-Patient Reimbursment Claims)

	Self		Spouse		Child		Parent		Others		Total			
Amount Band	Claim Count	Approved Amount	Claim Count	Approved Amount	Claim Count	Approved Amount	Claim Count	Approved Amount	Claim Count	Approved Amount	Claim Count	%Claim ...	Approved Amount	% Appro...
Upto 10000	11	₹48,072	11	₹62,792	1	₹9,345					23	22.77%	₹120,209	3.49%
10001 - 25000	7	₹107,198	10	₹162,919	5	₹81,108					22	21.78%	₹351,225	10.20%
25001 – 50000	14	₹494,289	11	₹450,863	7	₹268,100					32	31.68%	₹1,213,252	35.23%
50001 – 75000	4	₹235,786	11	₹652,771							15	14.85%	₹888,557	25.80%
75001 – 100000	1	₹82,577	4	₹322,943	1	₹78,990					6	5.94%	₹484,510	14.07%
100001 – 200000	1	₹120,000	1	₹132,271	1	₹134,002					3	2.97%	₹386,273	11.22%
200001 – 300000														
300001 – 400000														
400001 - 500000														
500001 - 750000														
750001 - 1000000														
Above 1000000														
Total	38	₹1,087,922	48	₹1,784,559	15	₹571,545					101	100.00%	₹3,444,026	100.00%

**Please see the index page for more information on the policies that were used to generate this report.

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Report as on: 27 Sep 2026

Units in : Actuals

No. of Claims Pending with	Medi Assist	Insurer	Member	Provider	Total
IP					
Cashless					
A.1.1 Documents awaited					
Intimated to Insurer					
Intimation pending					
Member Addition					
Others					
A.1.2 In process - Decision pending					
Intimated to Insurer					
Intimation pending					
Member Addition					
Others					
A.1.3 In process - Denial pending					
Intimated to Insurer					
Intimation pending					
Member Addition					
Others					
A.1.4 In process - Payment pending					
Intimated to Insurer					
Intimation pending					
Member Addition					
Others					
Subtotal					
Reimbursement					
A.1.1 Documents awaited					
Intimated to Insurer					
Intimation pending					
Member Addition					
Others					
A.1.2 In process - Decision pending					
Intimated to Insurer					
Intimation pending					
Member Addition					
Others					
A.1.3 In process - Denial pending					
Intimated to Insurer					
Intimation pending					
Member Addition					
Others					
A.1.4 In process - Payment pending					
Intimated to Insurer					
Intimation pending					
Member Addition					
Others					
Subtotal					
Total					
OP					
Cashless					
A.1.1 Documents awaited					
Intimated to Insurer					
Intimation pending					
Member Addition					
Others					
A.1.2 In process - Decision pending					
Intimated to Insurer					
Intimation pending					
Member Addition					
Others					
A.1.3 In process - Denial pending					
Intimated to Insurer					
Intimation pending					
Member Addition					
Others					
A.1.4 In process - Payment pending					
Intimated to Insurer					
Intimation pending					
Member Addition					
Others					
Subtotal					
Reimbursement					
A.1.1 Documents awaited					
Intimated to Insurer					
Intimation pending					
Member Addition					
Others					
A.1.2 In process - Decision pending					
Intimated to Insurer					
Intimation pending					
Member Addition					
Others					
A.1.3 In process - Denial pending					
Intimated to Insurer					
Intimation pending					
Member Addition					
Others					
A.1.4 In process - Payment pending					
Intimated to Insurer					
Intimation pending					
Member Addition					
Grand Total					

Report generated by sibt.banerjee at 28-09-2026 10:00:39

Insurer : United India Insurance Co. Ltd.

Corporate :** BIT-Mesra

Portfolio Analysis Report V 2.4

Report as on: 27 Sep 2026

Units in : Actuals

Particulars	Inception/Addition	Deletion	Current lives
Inception Lives	0		0
Addition - Inception Lives	4172		4,172
Addition - New	88		88
Deletion		-85	-85
	4260	-85	4,175

		Employee		Spouse		Children		Father/Father in Law		Mother/Mother in Law		Siblings		Others	
Mo...	Particulars	Addition	Deletion	Addition	Deletion	Addition	Deletion	Addition	Deletion	Addition	Deletion	Addition	Deletion	Addition	Deletion
M1	Inception Lives	0		0		0		0		0		0		0	
M1	Addition - Inception Lives	2		2		1		0		0		0		0	
M1	Addition - New	0		0		0		0		0		0		0	
M1	Deletion		0		0		0		0		0		0		0
M2	Addition - Inception Lives	1341		1240		1586		0		0		0		0	
M2	Addition - New	0		0		0		0		0		0		0	
M2	Deletion		0		0		0		0		0		0		0
M3	Addition - Inception Lives	0		0		0		0		0		0		0	
M3	Addition - New	0		1		0		0		0		0		0	
M3	Deletion		0		0		0		0		0		0		0
M4	Addition - Inception Lives	0		0		0		0		0		0		0	
M4	Addition - New	0		0		0		0		0		0		0	
M4	Deletion		-9		-6		-3		0		0		0		0
M5	Addition - Inception Lives	0		0		0		0		0		0		0	
M5	Addition - New	0		3		3		0		0		0		0	
M5	Deletion		-6		-5		-3		0		0		0		0
M6	Addition - Inception Lives	0		0		0		0		0		0		0	
M6	Addition - New	0		0		1		0		0		0		0	
M6	Deletion		0		0		0		0		0		0		0
M7	Addition - Inception Lives	0		0		0		0		0		0		0	
M7	Addition - New	0		0		0		0		0		0		0	
M7	Deletion		-4		-2		-1		0		0		0		0
M8	Addition - Inception Lives	0		0		0		0		0		0		0	
M8	Addition - New	2		1		0		0		0		0		0	
M8	Deletion		-4		-4		-2		0		0		0		0
M9	Addition - Inception Lives	0		0		0		0		0		0		0	
M9	Addition - New	16		9		9		0		0		0		0	
M9	Deletion		-3		-2		-1		0		0		0		0
M10	Addition - Inception Lives	0		0		0		0		0		0		0	
M10	Addition - New	8		2		8		0		0		0		0	
M10	Deletion		-4		-4		-3		0		0		0		0
M11	Addition - Inception Lives	0		0		0		0		0		0		0	
M11	Addition - New	11		6		6		0		0		0		0	
M11	Deletion		-4		-3		-2		0		0		0		0
M12	Addition - Inception Lives	0		0		0		0		0		0		0	
M12+	Addition - Inception Lives	0		0		0		0		0		0		0	
M12	Addition - New	1		0		1		0		0		0		0	
M12+	Addition - New	0		0		0		0		0		0		0	
M12	Deletion		-4		-4		-2		0		0		0		0
M12+	Deletion		0		0		0		0		0		0		0
		1381	-38	1264	-30	1615	-17	0	0	0	0	0	0	0	0

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Corporate :** BIT-Mesra

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Units in : Actuals

Particulars	Premium	Refund	Total
Opening Premium - Inception	11,439,620		11,439,620
Addition	252,236		252,236
Deletion		-190,897	-190,897
Post-Policy Expiry Addition	0		0
Post-Policy Expiry Deletion		0	0
Closing Premium	11,691,856	-190,897	11,500,959

Month	Particulars	Premium	Refund	Total
Month-1	Opening Premium - Inception	11,439,620		11,439,620
Month-1	Addition	0		0
Month-1	Deletion		0	0
Month-2	Addition	0		0
Month-2	Deletion		0	0
Month-3	Addition	0		0
Month-3	Deletion		0	0
Month-4	Addition	0		0
Month-4	Deletion		-55,824	-55,824
Month-5	Addition	0		0
Month-5	Deletion		-37,526	-37,526
Month-6	Addition	0		0
Month-6	Deletion		-22,216	-22,216
Month-7	Addition	0		0
Month-7	Deletion		-11,060	-11,060
Month-8	Addition	9,662		9,662
Month-8	Deletion		-31,506	-31,506
Month-9	Addition	140,453		140,453
Month-9	Deletion		-10,221	-10,221
Month-10	Addition	44,434		44,434
Month-10	Deletion		-10,828	-10,828
Month-11	Addition	56,426		56,426
Month-11	Deletion		-7,936	-7,936
Month-12	Addition	1,261		1,261
Month-12	Deletion		-3,780	-3,780
Month-13	Post-Policy Expiry Addition	0		0
Month-13	Post-Policy Expiry Deletion		0	0
Closing Premium	Closing Premium	11,691,856	-190,897	11,500,959

Glossary

Label	Description
1.0 Policy Lives	Details of insured members.
1.1 At Inception & Addition	Total lives at start and added during policy.
1.1.1 At Inception	lives covered from policy inception date.
1.1.2 Addition	Lives added via endorsement.
1.2 Deletion	Lives removed via endorsement.
1.3 Current Lives	At inception + additions - deletions.
2.0 Policy Premium	Breakdown of premium values.
2.1 First Time	Initial premium.
2.2 Addition	Premium added via endorsement.
2.3 Deletion	Premium reduced via endorsement.
2.4 Total Premium	First + Additions - Deletions.
2.5 Earned Premium	Premium applicable to elapsed policy period.
3.0 Claim Status	Indicates processing stage of claims.
4 IPD Cashless	In-patient claims where treatment cost is directly settled with the provider as per policy terms.
4.1 Paid	Payment completed and details available.
4.2 Denied – Document Shortfall	Denied due to missing documents.
4.3 Denied – Inadmissibility	Denied as per policy exclusions or inadmissible conditions.
4.4 Processed	Claims where processing is complete and ready for payment upload.
4.5 In Process	Under review, investigation, or awaiting inputs.
5 IPD Reimbursement	In-patient claims where the insured pays first and is reimbursed later as per policy terms.
6 OPD Cashless	Out-patient claims where the provider is paid directly.
7 OPD Reimbursement	Out-patient claims where the insured pays and is reimbursed.
9 Pending With	Claims pending with Medi Assist, Insurer, Member, or Provider.
9.1 IPD Pending	Count and amount of IPD claims pending.
9.1.1 Cashless	IPD claims processed as cashless.
9.1.2 Reimbursement	IPD claims processed as reimbursement.
9.2 OPD Pending	Count and amount of OPD claims pending.
9.2.1 Cashless	OPD claims processed as cashless.
9.2.2 Reimbursement	OPD claims processed as reimbursement.
8.1 IPD Claim Count	Total number of IPD claims.
8.2 Claims per 100 Lives (%)	Claim frequency per 100 insured lives.
10 Claims that are in Error	Claims that are in Error

**Please see the index page for more information on the policies that were used to generate this report.