Report generated by abir.banerjee at 28-09-2026 10:00:50

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
2106002823P109615720	Birla Institute Of Technology MESRA_Student	October 26, 2023	October 25, 2024	8,156	₹321,800	₹321,800	366
Total				8,156	₹321,800	₹321,800	366

Medi Assist™

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Insurer : United India Insurance Co. Ltd.

Corporate :** BIT-Mesra

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 8,156 lives. Premium updated in our system is ₹3.22 Lakh. A total of 14 claims have been reported, with Incurred Amount of ₹4.41 Lakh. The Incurred Claims Ratio (ICR) is 137.14% on premium updated and 137.14% on Earned Premium. The claim incidence rate is 0.15% (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	8,156
1.1.1 At Inception *	7,934
1.1.2 Addition	222
1.2 Deletion	0
Current Lives	8,156

2 Policy Premium	Amount (₹)
2.1 First Time	317,360
2.2 Addition	4,440
2.3 Deletion	0
2.4 Total Premium	321,800
2.5 Earned Premium (EP)	321,800

• 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	12	84.95%	₹777,247	95.38%	₹441,303	100.00%
3.2 Denied due to document shortfall	1	7.60%	₹15,586	1.91%	₹0	0.00%
3.3 Denied due to Policy Exclusion	1	7.45%	₹22,084	2.71%	₹0	0.00%
3.4 Processed						
3.5 In Process						
Total	14		₹814,917		₹441,303	

Claim Type	Claim Count	% Claim Count	Claimed Amount (₹)	% Claim Amount	Incurred Amount (₹)	%Incurred Amount
IP						
4 Cashless						
4.1 Paid	10	100.00%	₹514,993	100.00%	₹341,303	100.00%
4.2 Denied due to document shortfall						
4.3 Denied due to Policy Exclusion						
4.4 Processed						
4.5 In Process						
Subtotal	10	100.00%	₹514,993	100.00%	₹341,303	100.00%
5 Reimbursement						
5.1 Paid	2	47.54%	₹262,254	87.44%	₹100,000	100.00%
5.2 Denied due to document shortfall	1	26.49%	₹15,586	5.20%	₹0	0.00%
5.3 Denied due to Policy Exclusion	1	25.97%	₹22,084	7.36%	₹0	0.00%
5.4 Processed						
5.5 In Process						
Subtotal	4	100.00%	₹299,924	100.00%	₹100,000	100.00%
Total	14	100.00%	₹814,917	100.00%	₹441,303	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	14	100.00%	₹814,917	100.00%	₹441,303	100.00%

8 IP Claim Type	8.1 No. of IP Claims	8.2 Claims made per 100 Lives Insured
Cashless	10	0.12%
Reimbursement	2	0.02%
Total	12	0.15%

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.

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 ₹52,571

Classification	Claim Count	Savings (₹)
Policy Driven		
Proportionate Deduction	11	₹32,571
Defined Benefit	0	
Copay	0	₹0
Others		
Hospital Discount	11	₹20,000
Case Management	0	₹0
*Fraud Waste and Abuse	0	₹0

- 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	9	75.00%	₹298,199	67.57%
Hill View Hospital And Research Centre	1	8.33%	₹50,000	11.33%
Paras Hec Hospital	1	8.33%	₹50,000	11.33%
Manipal Hospital-Broadway	1	8.33%	₹43,104	9.77%
Total	**12**		**₹441,303**	

*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
INJURIES / FRACTURES / DISLOCATIONS	6	50.00%	₹268,663	60.88%
DISORDERS OF THE RESPIRATORY SYSTEM	1	8.33%	₹43,104	9.77%
DISORDERS OF THE GASTROINTESTINAL SYSTEM	2	16.67%	₹40,026	9.07%
DISORDERS OF THE MUSCULOSKELTAL SYSTEM	1	8.33%	₹37,266	8.44%
NEUROLOGICAL & CEREBROVASCULAR DISORDERS	1	8.33%	₹29,373	6.66%
INFECTIOUS DISEASES (BACTERIAL / VIRAL / Others)	1	8.33%	₹22,871	5.18%
Total	**12**		**₹441,303**	

*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	12	100.00%	₹441,303	100.00%
Spouse				
Child				
Parent				
Others				
Total	12		₹441,303	

Age Wise Summary (In-Patient Claims)

Age Band Bucket	Lives	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
0-5					
6-10					
11-15					
16-20	5	5	41.67%	₹189,509	42.94%
21-25	5	5	41.67%	₹189,320	42.90%
26-30	1	1	8.33%	₹43,104	9.77%
31-35	1	1	8.33%	₹19,370	4.39%
36-40					
41-45					
46-50					
51-55					
56-60					
61-65					
66-70					
71-more					
Not classified					
Total	12	12		₹441,303	

**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 10:00:50

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

Utilization Report for Employees (In-Patient Claims)

No. of Claims	Employees Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
1	12	100.00%	₹441,303	100.00%
2				
3				
4				
5				
6				
7				
8				
9				
10				
Above 10				
Total	12		₹441,303	

Utilization Report for Dependents (In-Patient Claims)

No. of Claims	Dependents Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
Above 10				
Total				

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

Report generated by chirbanerjee at 28-09-2026 18:53:52

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														
10001 - 25000	3	₹62,897									3	30.00%	₹62,897	18.43%
25001 – 50000	7	₹278,406									7	70.00%	₹278,406	81.57%
50001 – 75000														
75001 – 100000														
100001 – 200000														
200001 – 300000														
300001 – 400000														
400001 - 500000														
500001 - 750000														
750001 - 1000000														
Above 1000000														
Total	10	₹341,303									10	100.00%	₹341,303	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														
10001 - 25000														
25001 – 50000	2	₹100,000									2	100.00%	₹100,000	100.00%
50001 – 75000														
75001 – 100000														
100001 – 200000														
200001 – 300000														
300001 – 400000														
400001 - 500000														
500001 - 750000														
750001 - 1000000														
Above 1000000														
Total	2	₹100,000									2	100.00%	₹100,000	100.00%

**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 10:00:50

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

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 10:00:50

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	7934		7,934
Addition - New	222		222
Deletion		0	0
	8156	0	8,156

		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	0		0		0		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	7934		0		0		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		0		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		0		0		0		0		0		0		0
M5	Addition - Inception Lives	0		0		0		0		0		0		0	
M5	Addition - New	0		0		0		0		0		0		0	
M5	Deletion		0		0		0		0		0		0		0
M6	Addition - Inception Lives	0		0		0		0		0		0		0	
M6	Addition - New	0		0		0		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		0		0		0		0		0		0		0
M8	Addition - Inception Lives	0		0		0		0		0		0		0	
M8	Addition - New	0		0		0		0		0		0		0	
M8	Deletion		0		0		0		0		0		0		0
M9	Addition - Inception Lives	0		0		0		0		0		0		0	
M9	Addition - New	0		0		0		0		0		0		0	
M9	Deletion		0		0		0		0		0		0		0
M10	Addition - Inception Lives	0		0		0		0		0		0		0	
M10	Addition - New	222		0		0		0		0		0		0	
M10	Deletion		0		0		0		0		0		0		0
M11	Addition - Inception Lives	0		0		0		0		0		0		0	
M11	Addition - New	0		0		0		0		0		0		0	
M11	Deletion		0		0		0		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	0		0		0		0		0		0		0	
M12+	Addition - New	0		0		0		0		0		0		0	
M12	Deletion		0		0		0		0		0		0		0
M12+	Deletion		0		0		0		0		0		0		0
		8156	0	0	0	0	0	0	0	0	0	0	0	0	0

Report generated by sibaji.banerjee at 28-09-2026 10:00:30

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	Premium	Refund	Total
Opening Premium - Inception	317,360		317,360
Addition	4,440		4,440
Deletion		0	0
Post-Policy Expiry Addition	0		0
Post-Policy Expiry Deletion		0	0
Closing Premium	321,800	0	321,800

Month	Particulars	Premium	Refund	Total
Month-1	Opening Premium - Inception	317,360		317,360
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		0	0
Month-5	Addition	0		0
Month-5	Deletion		0	0
Month-6	Addition	0		0
Month-6	Deletion		0	0
Month-7	Addition	0		0
Month-7	Deletion		0	0
Month-8	Addition	0		0
Month-8	Deletion		0	0
Month-9	Addition	0		0
Month-9	Deletion		0	0
Month-10	Addition	4,440		4,440
Month-10	Deletion		0	0
Month-11	Addition	0		0
Month-11	Deletion		0	0
Month-12	Addition	0		0
Month-12	Deletion		0	0
Month-13	Post-Policy Expiry Addition	0		0
Month-13	Post-Policy Expiry Deletion		0	0
Closing Premium	Closing Premium	321,800	0	321,800

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.