Report generated by abir.banerjee at 28-09-2026 10:00:29

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
2106002823P110633996	Birla Institute Of Technology MESRA_Top_Up	October 26, 2023	October 25, 2024	1,293	₹1,929,105	₹1,929,105	366
Total				1,293	₹1,929,105	₹1,929,105	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 1,293 lives. Premium updated in our system is ₹19.29 Lakh. A total of 70 claims have been reported, with Incurred Amount of ₹22.05 Lakh. The Incurred Claims Ratio (ICR) is 114.29% on premium updated and 114.29% on Earned Premium. The claim incidence rate is 4.80% (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	1,293
1.1.1 At Inception *	1,292
1.1.2 Addition	1
1.2 Deletion	0
Current Lives	1,293

2 Policy Premium	Amount (₹)
2.1 First Time	1,799,656
2.2 Addition	129,449
2.3 Deletion	0
2.4 Total Premium	1,929,105
2.5 Earned Premium (EP)	1,929,105

• 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	62	88.46%	₹3,771,801	92.45%	₹2,204,781	100.00%
3.2 Denied due to document shortfall	1	1.40%	₹24,750	0.61%	₹0	0.00%
3.3 Denied due to Policy Exclusion	7	10.14%	₹147,140	6.94%	₹0	0.00%
3.4 Processed						
3.5 In Process						
Total	70		₹3,943,691		₹2,204,781	

Claim Type	Claim Count	% Claim Count	Claimed Amount (₹)	% Claim Amount	Incurred Amount (₹)	%Incurred Amount
IP						
4 Cashless						
4.1 Paid	33	94.44%	₹2,959,358	95.84%	₹1,646,585	100.00%
4.2 Denied due to document shortfall	1	2.83%	₹24,750	0.80%	₹0	0.00%
4.3 Denied due to Policy Exclusion	1	2.73%		3.36%	₹0	0.00%
4.4 Processed						
4.5 In Process						
Subtotal	35	100.00%	₹2,984,108	100.00%	₹1,646,585	100.00%
5 Reimbursement						
5.1 Paid	29	82.61%	₹812,443	81.91%	₹558,196	100.00%
5.2 Denied due to document shortfall						
5.3 Denied due to Policy Exclusion	6	17.39%	₹147,140	18.09%	₹0	0.00%
5.4 Processed						
5.5 In Process						
Subtotal	35	100.00%	₹959,583	100.00%	₹558,196	100.00%
Total	70	100.00%	₹3,943,691	100.00%	₹2,204,781	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	70	100.00%	₹3,943,691	100.00%	₹2,204,781	100.00%

8 IP Claim Type	8.1 No. of IP Claims	8.2 Claims made per 100 Lives Insured
Cashless	33	2.55%
Reimbursement	29	2.24%
Total	62	4.80%

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 ₹6.61 Lakh

Classification	Claim Count	Savings (₹)
Policy Driven		
Proportionate Deduction	0	₹0
Defined Benefit	7	₹553,659
Copay	0	₹0
Others		
Hospital Discount	23	₹107,032
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
Utkal Healthcare Private Limited	13	22.03%	₹466,440	22.63%
Orchid Medical Centre Pvt Ltd	14	23.73%	₹321,985	15.62%
Curie Abdur Razzaque Ansari Cancer Institute	2	3.39%	₹300,001	14.56%
Bhagwan Mahavir Medica Superspecialty Hospital	14	23.73%	₹212,881	10.33%
Medanta Abdur Razzaque Ansari Weavers Hospital	6	10.17%	₹207,055	10.05%
Rajiv Gandhi Cancer Institute And Research Center	1	1.69%	₹144,200	7.00%
Rukmani Birla Hospital (Unit Of Cmri)	2	3.39%	₹112,062	5.44%
Ils Hospitals Salt Lake	2	3.39%	₹108,427	5.26%
Apollo Hospitals	3	5.08%	₹102,848	4.99%
Santevita Hospital	2	3.39%	₹85,044	4.13%
Total	**59**		**₹2,060,943**	

*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
CANCER	31	50.00%	₹1,136,426	51.54%
DISORDERS OF THE KIDNEY	19	30.65%	₹418,314	18.97%
DISORDERS OF THE GASTROINTESTINAL SYSTEM	3	4.84%	₹219,153	9.94%
CARDIAC DISORDERS	2	3.23%	₹112,062	5.08%
DISORDERS OF THE MUSCULOSKELTAL SYSTEM	3	4.84%	₹102,848	4.66%
INFECTIOUS DISEASES (BACTERIAL / VIRAL / Others)	1	1.61%	₹74,214	3.37%
CATARACT	1	1.61%	₹56,720	2.57%
GYNECOLOGICAL DISORDERS	1	1.61%	₹44,131	2.00%
MATERNITY	1	1.61%	₹40,913	1.86%
Total	**62**		**₹2,204,781**	

*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	23	37.10%	₹900,248	40.83%
Spouse	39	62.90%	₹1,304,533	59.17%
Child				
Parent				
Others				
Total	62		₹2,204,781	

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					
21-25					
26-30	2	2	3.23%	₹85,044	3.86%
31-35					
36-40	3	19	30.65%	₹619,489	28.10%
41-45	2	4	6.45%	₹247,048	11.21%
46-50	2	17	27.42%	₹410,725	18.63%
51-55	1	2	3.23%	₹300,001	13.61%
56-60	2	4	6.45%	₹220,489	10.00%
61-65	1	14	22.58%	₹321,985	14.60%
66-70					
71-more					
Not classified					
Total	13	62		₹2,204,781	

**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 10:00:29

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	2	8.70%	₹254,926	28.32%
2	4	17.39%	₹220,489	24.49%
3	3	13.04%	₹102,848	11.42%
4				
5				
6				
7				
8				
9				
10				
Above 10	14	60.87%	₹321,985	35.77%
Total	**23**		**₹900,248**	

Utilization Report for Dependents (In-Patient Claims)

No. of Claims	Dependents Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
1	3	7.69%	₹141,764	10.87%
2	2	5.13%	₹300,001	23.00%
3				
4				
5	5	12.82%	₹96,329	7.38%
6				
7				
8				
9				
10				
Above 10	29	74.36%	₹766,439	58.75%
Total	**39**		**₹1,304,533**	

****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 11:52:12

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	5	₹18,005	3	₹8,198							8	24.24%	₹26,203	1.59%
10001 - 25000	5	₹87,244	5	₹84,971							10	30.30%	₹172,215	10.46%
25001 – 50000			6	₹201,063							6	18.18%	₹201,063	12.21%
50001 – 75000	1	₹57,939	1	₹74,214							2	6.06%	₹132,153	8.03%
75001 – 100000	1	₹91,360									1	3.03%	₹91,360	5.55%
100001 – 200000	3	₹361,606	1	₹155,723							4	12.12%	₹517,329	31.42%
200001 – 300000			2	₹506,262							2	6.06%	₹506,262	30.75%
300001 – 400000														
400001 - 500000														
500001 - 750000														
750001 - 1000000														
Above 1000000														
Total	15	₹616,154	18	₹1,030,431							33	100.00%	₹1,646,585	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	1	₹5,382	11	₹36,185							12	41.38%	₹41,567	7.45%
10001 - 25000	2	₹28,667	7	₹108,751							9	31.03%	₹137,418	24.62%
25001 – 50000	2	₹73,119	2	₹72,446							4	13.79%	₹145,565	26.08%
50001 – 75000	3	₹176,926	1	₹56,720							4	13.79%	₹233,646	41.86%
75001 – 100000														
100001 – 200000														
200001 – 300000														
300001 – 400000														
400001 - 500000														
500001 - 750000														
750001 - 1000000														
Above 1000000														
Total	8	₹284,094	21	₹274,102							29	100.00%	₹558,196	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 10:00:29

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					

Medi Assist™

Report generated by sibit.banerjee at 28-09-2026 10:00:29

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	1292		1,292
Addition - New	1		1
Deletion		0	0
	1293	0	1,293

		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	380		358		464		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	25		25		31		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	3		3		3		0		0		0		0	
M4	Addition - New	0		1		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	0		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
		408	0	387	0	498	0	0	0	0	0	0	0	0	0

Report generated by sbt.banerjee at 28-09-2026 10:00:29

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	1,799,656		1,799,656
Addition	129,449		129,449
Deletion		0	0
Post-Policy Expiry Addition	0		0
Post-Policy Expiry Deletion		0	0
Closing Premium	1,929,105	0	1,929,105

Month	Particulars	Premium	Refund	Total
Month-1	Opening Premium - Inception	1,799,656		1,799,656
Month-1	Addition	0		0
Month-1	Deletion		0	0
Month-2	Addition	0		0
Month-2	Deletion		0	0
Month-3	Addition	110,747		110,747
Month-3	Deletion		0	0
Month-4	Addition	18,702		18,702
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	0		0
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	1,929,105	0	1,929,105

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.