Report generated by abir.banerjee at 28-09-2026 10:02:29

Medi Assist™

Insurer : Universal Sompo General 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
2816/75553870/00/000	Birla Institute Of Technology MESRA_Staff	October 26, 2024	October 25, 2025	4,052	₹13,837,589	₹13,837,589	365
Total				4,052	₹13,837,589	₹13,837,589	365

Medi Assist

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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 4,052 lives. Premium updated in our system is ₹1.38 Cr. A total of 242 claims have been reported, with Incurred Amount of ₹1.10 Cr. The Incurred Claims Ratio (ICR) is 79.47% on premium updated and 79.47% on Earned Premium. The claim incidence rate is 4.33% (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	4,113
1.1.1 At Inception *	4,060
1.1.2 Addition	53
1.2 Deletion	-61
Current Lives	4,052

2 Policy Premium	Amount (₹)
2.1 First Time	13,840,339
2.2 Addition	189,594
2.3 Deletion	192,344
2.4 Total Premium	13,837,589
2.5 Earned Premium (EP)	13,837,589

• 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	177	72.65%	₹16,377,835	76.34%	₹10,892,458	99.05%
3.2 Denied due to document shortfall	18	7.59%	₹1,243,386	5.77%	₹0	0.00%
3.3 Denied due to Policy Exclusion	46	19.30%	₹3,082,164	17.41%	₹0	0.00%
3.4 Processed	1	0.46%	₹104,476	0.48%	₹104,476	0.95%
3.5 In Process						
Total	242		₹20,807,861		₹10,996,934	

Claim Type	Claim Count	% Claim Count	Claimed Amount (₹)	% Claim Amount	Incurred Amount (₹)	%Incurred Amount
IP						
4 Cashless						
4.1 Paid	120	90.76%	₹13,217,921	91.64%	₹8,940,841	100.00%
4.2 Denied due to document shortfall						
4.3 Denied due to Policy Exclusion	12	9.24%	₹556,115	8.36%	₹0	0.00%
4.4 Processed						
4.5 In Process						
Subtotal	132	100.00%	₹13,774,036	100.00%	₹8,940,841	100.00%
5 Reimbursement						
5.1 Paid	57	51.44%	₹3,159,914	45.37%	₹1,951,617	94.92%
5.2 Denied due to document shortfall	18	16.48%	₹1,243,386	17.44%	₹0	0.00%
5.3 Denied due to Policy Exclusion	34	31.08%	₹2,526,049	35.72%	₹0	0.00%
5.4 Processed	1	1.00%	₹104,476	1.47%	₹104,476	5.08%
5.5 In Process						
Subtotal	110	100.00%	₹7,033,825	100.00%	₹2,056,093	100.00%
Total	242	100.00%	₹20,807,861	100.00%	₹10,996,934	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	242	100.00%	₹20,807,861	100.00%	₹10,996,934	100.00%

8 IP Claim Type	8.1 No. of IP Claims	8.2 Claims made per 100 Lives Insured
Cashless	120	2.92%
Reimbursement	58	1.41%
Total	178	4.33%

As of 27 Sep 2026 , 1 Claims with an Incurred amount of ₹1.04 Lakh 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			1	₹104,476					1	₹104,476
9.1.1 Cashless										
9.1.2 Reimbursement			1	₹104,476					1	₹104,476
9.2 OP										
9.2.1 Cashless										
9.2.2 Reimbursement										
Total			1	₹104,476					1	₹104,476

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 10:02:29

Medi Assist™

Insurer : Universal Sompo General 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 ₹36.80 Lakh

Classification	Claim Count	Savings (₹)
Policy Driven		
Proportionate Deduction	19	₹92,820
Defined Benefit	36	₹1,416,170
Copay	0	₹0
Others		
Hospital Discount	118	₹830,715
Case Management	0	₹0
*Fraud Waste and Abuse	12	₹1,340,089

- Includes Claims awaiting for insurer concurrence

****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 10:02:29

Medi Assist™

Insurer : Universal Sompo General 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
Medanta Abdur Razzaque Ansari Weavers Hospital	18	20.93%	₹1,020,673	16.05%
Bhagwan Mahavir Medica Superspecialty Hospital	9	10.47%	₹802,096	12.61%
Hill View Hospital And Research Centre	9	10.47%	₹709,599	11.16%
Pulse Superspeciality Hospital	7	8.14%	₹593,271	9.33%
Samford Hospital	11	12.79%	₹592,825	9.32%
Santevita Hospital	8	9.30%	₹399,317	6.28%
Paras Hmri Hospital	5	5.81%	₹388,975	6.11%
Shree Jagannath Hospital And Research Centre	3	3.49%	₹348,087	5.47%
Max Super Speciality Hospital, Vaishali (A Unit Of Crosslay Remedies Limited)	3	3.49%	₹306,373	4.82%
Apollo Multispecialty Hospital	2	2.33%	₹300,000	4.72%
Bansal Hospital	1	1.16%	₹300,000	4.72%
Mumbai cancer centre	7	8.14%	₹300,000	4.72%
Utkal Healthcare Private Limited	3	3.49%	₹300,000	4.72%
Total	86		₹6,361,216	

*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	33	24.09%	₹2,286,037	25.10%
CANCER	19	13.87%	₹1,473,582	16.18%
INJURIES / FRACTURES / DISLOCATIONS	12	8.76%	₹1,256,430	13.79%
GYNECOLOGICAL DISORDERS	13	9.49%	₹919,931	10.10%
DISORDERS OF BLOOD VESSELS	5	3.65%	₹793,024	8.71%
MATERNITY	15	10.95%	₹774,692	8.50%
INFECTIOUS DISEASES (BACTERIAL / VIRAL / Others)	13	9.49%	₹479,709	5.27%
DISORDERS OF THE KIDNEY	12	8.76%	₹446,123	4.90%
DISORDERS OF THE GENITOURINARY SYSTEM	11	8.03%	₹366,584	4.02%
CARDIAC DISORDERS	4	2.92%	₹312,865	3.43%
Total	137		₹9,108,977	

*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 : Universal Sompo General 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	75	42.13%	₹4,657,573	42.35%
Spouse	76	42.70%	₹5,276,311	47.98%
Child	27	15.17%	₹1,063,050	9.67%
Parent				
Others				
Total	178		₹10,996,934	

Age Wise Summary (In-Patient Claims)

Age Band Bucket	Lives	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
0-5	3	4	2.25%	₹245,291	2.23%
6-10	6	7	3.93%	₹294,389	2.68%
11-15	6	7	3.93%	₹304,904	2.77%
16-20	5	6	3.37%	₹129,904	1.18%
21-25	5	5	2.81%	₹181,562	1.65%
26-30	3	4	2.25%	₹148,826	1.35%
31-35	13	15	8.43%	₹691,607	6.29%
36-40	11	14	7.87%	₹1,127,706	10.25%
41-45	13	15	8.43%	₹1,320,573	12.01%
46-50	29	57	32.02%	₹3,627,377	32.99%
51-55	17	23	12.92%	₹1,415,309	12.87%
56-60	11	14	7.87%	₹987,937	8.98%
61-65	4	7	3.93%	₹521,549	4.74%
66-70					
71-more					
Not classified					
Total	126	178		₹10,996,934	

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

Medi Assist™

Insurer : Universal Sompo General Insurance Co. Ltd.

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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	32	42.67%	₹2,205,232	47.35%
2	16	21.33%	₹950,061	20.40%
3	21	28.00%	₹1,228,345	26.37%
4				
5				
6	6	8.00%	₹273,935	5.88%
7				
8				
9				
10				
Above 10				
Total	**75**		**₹4,657,573**	

Utilization Report for Dependents (In-Patient Claims)

No. of Claims	Dependents Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
1	61	59.22%	₹3,752,166	59.19%
2	26	25.24%	₹1,510,127	23.82%
3	9	8.74%	₹777,068	12.26%
4				
5				
6				
7	7	6.80%	₹300,000	4.73%
8				
9				
10				
Above 10				
Total	**103**		**₹6,339,361**	

****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 11:52:12

Insurer : Universal Sompo General 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	₹9,181							1	0.83%	₹9,181	0.10%
10001 - 25000	4	₹71,441	5	₹78,923	5	₹85,811					14	11.67%	₹236,175	2.64%
25001 – 50000	16	₹654,595	13	₹467,282	6	₹264,727					35	29.17%	₹1,386,604	15.51%
50001 – 75000	14	₹834,576	16	₹941,351	2	₹133,757					32	26.67%	₹1,909,684	21.36%
75001 – 100000	7	₹577,644	3	₹245,303	2	₹168,083					12	10.00%	₹991,030	11.08%
100001 – 200000	9	₹1,121,801	7	₹1,076,502	1	₹133,232					17	14.17%	₹2,331,535	26.08%
200001 – 300000	3	₹657,474	6	₹1,419,158							9	7.50%	₹2,076,632	23.23%
300001 – 400000														
400001 - 500000														
500001 - 750000														
750001 - 1000000														
Above 1000000														
Total	53	₹3,917,531	51	₹4,237,700	16	₹785,610					120	100.00%	₹8,940,841	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	6	₹41,610	5	₹36,023	2	₹13,756					13	22.41%	₹91,389	4.44%
10001 - 25000	4	₹58,870			5	₹78,525					9	15.52%	₹137,395	6.68%
25001 – 50000	7	₹244,274	12	₹457,024	2	₹71,324					21	36.21%	₹772,622	37.58%
50001 – 75000	3	₹191,199	7	₹430,972	2	₹113,835					12	20.69%	₹736,006	35.80%
75001 – 100000	1	₹99,613									1	1.72%	₹99,613	4.84%
100001 – 200000	1	₹104,476	1	₹114,592							2	3.45%	₹219,068	10.65%
200001 – 300000														
300001 – 400000														
400001 - 500000														
500001 - 750000														
750001 - 1000000														
Above 1000000														
Total	22	₹740,042	25	₹1,038,611	11	₹277,440					58	100.00%	₹2,056,093	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 10:02:29

Medi Assist™

Insurer : Universal Sompo General 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		1			**1**
Intimation pending					
Member Addition					
Others					
Subtotal		1			**1**
Total		1			**1**
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		1			**1**

Report generated by sujit.banerjee at 28-09-2026 10:02:29

Insurer : Universal Sompo General Insurance Co. Ltd.

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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	4060		4,060
Addition - New	53		53
Deletion		-61	-61
	4113	-61	4,052

		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	5		5		5		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	1319		1220		1505		0		0		0		0	
M2	Addition - New	0		0		0		0		0		0		0	
M2	Deletion		-3		-3		-2		0		0		0		0
M3	Addition - Inception Lives	1		0		0		0		0		0		0	
M3	Addition - New	2		1		1		0		0		0		0	
M3	Deletion		-9		-7		-5		0		0		0		0
M4	Addition - Inception Lives	0		0		0		0		0		0		0	
M4	Addition - New	9		1		3		0		0		0		0	
M4	Deletion		-6		-6		-2		0		0		0		0
M5	Addition - Inception Lives	0		0		0		0		0		0		0	
M5	Addition - New	13		8		9		0		0		0		0	
M5	Deletion		-3		-3		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		-1		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		-1		-1		0		0		0		0		0
M9	Addition - Inception Lives	0		0		0		0		0		0		0	
M9	Addition - New	0		0		1		0		0		0		0	
M9	Deletion		-1		0		0		0		0		0		0
M10	Addition - Inception Lives	0		0		0		0		0		0		0	
M10	Addition - New	0		0		2		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		1		0		0		0		0	
M11	Deletion		-2		-2		-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	0		0		1		0		0		0		0	
M12+	Addition - New	0		0		1		0		0		0		0	
M12	Deletion		-1		-1		0		0		0		0		0
M12+	Deletion		0		0		0		0		0		0		0
		1349	-27	1235	-23	1529	-11	0	0	0	0	0	0	0	0

Report generated by sbt.banerjee at 28-09-2026 10:02:29

Insurer : Universal Sompo General 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	13,840,339		13,840,339
Addition	189,594		189,594
Deletion		-192,344	-192,344
Post-Policy Expiry Addition	0		0
Post-Policy Expiry Deletion		0	0
Closing Premium	14,029,933	-192,344	13,837,589

Month	Particulars	Premium	Refund	Total
Month-1	Opening Premium - Inception	13,840,339		13,840,339
Month-1	Addition	0		0
Month-1	Deletion		0	0
Month-2	Addition	0		0
Month-2	Deletion		-24,775	-24,775
Month-3	Addition	16,498		16,498
Month-3	Deletion		-60,854	-60,854
Month-4	Addition	38,320		38,320
Month-4	Deletion		0	0
Month-5	Addition	84,899		84,899
Month-5	Deletion		-49,551	-49,551
Month-6	Addition	0		0
Month-6	Deletion		-22,467	-22,467
Month-7	Addition	0		0
Month-7	Deletion		0	0
Month-8	Addition	6,661		6,661
Month-8	Deletion		0	0
Month-9	Addition	1,421		1,421
Month-9	Deletion		-31,072	-31,072
Month-10	Addition	17,619		17,619
Month-10	Deletion		0	0
Month-11	Addition	784		784
Month-11	Deletion		0	0
Month-12	Addition	514		514
Month-12	Deletion		-3,625	-3,625
Month-13	Addition	22,878		22,878
Month-13	Deletion		0	0
Month-13	Post-Policy Expiry Addition	0		0
Month-13	Post-Policy Expiry Deletion		0	0
Closing Premium	Closing Premium	14,029,933	-192,344	13,837,589

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.