Report generated by abir.banerjee at 28-09-2026 10:01:38

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
2839/75737168/00/000	Birla Institute Of Technology MESRA_Student	October 26, 2024	October 25, 2025	7,200	₹388,800	₹388,800	365
Total				7,200	₹388,800	₹388,800	365

Medi Assist™

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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

Portfolio Report

As of 27 Sep 2026, the portfolio covers 7,200 lives. Premium updated in our system is ₹3.89 Lakh. A total of 15 claims have been reported, with Incurred Amount of ₹2.60 Lakh. The Incurred Claims Ratio (ICR) is 66.94% on premium updated and 66.94% on Earned Premium. The claim incidence rate is 0.11% (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	7,200
1.1.1 At Inception *	7,200
1.1.2 Addition	0
1.2 Deletion	0
Current Lives	7,200

2 Policy Premium	Amount (₹)
2.1 First Time	388,800
2.2 Addition	0
2.3 Deletion	0
2.4 Total Premium	388,800
2.5 Earned Premium (EP)	388,800

• 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	8	53.26%	₹502,376	55.09%	₹260,250	100.00%
3.2 Denied due to document shortfall	3	19.79%	₹207,596	22.76%	₹0	0.00%
3.3 Denied due to Policy Exclusion	4	26.94%	₹201,976	22.15%	₹0	0.00%
3.4 Processed						
3.5 In Process						
Total	15		₹911,948		₹260,250	

Claim Type	Claim Count	% Claim Count	Claimed Amount (₹)	% Claim Amount	Incurred Amount (₹)	%Incurred Amount
IP						
4 Cashless						
4.1 Paid	7	69.85%	₹434,255	75.68%	₹217,653	100.00%
4.2 Denied due to document shortfall						
4.3 Denied due to Policy Exclusion	3	30.15%	₹139,576	24.32%	₹0	0.00%
4.4 Processed						
4.5 In Process						
Subtotal	10	100.00%	₹573,831	100.00%	₹217,653	100.00%
5 Reimbursement						
5.1 Paid	1	20.74%	₹68,121	20.15%	₹42,597	100.00%
5.2 Denied due to document shortfall	3	58.61%	₹207,596	61.40%	₹0	0.00%
5.3 Denied due to Policy Exclusion	1	20.65%	₹62,400	18.46%	₹0	0.00%
5.4 Processed						
5.5 In Process						
Subtotal	5	100.00%	₹338,117	100.00%	₹42,597	100.00%
Total	15	100.00%	₹911,948	100.00%	₹260,250	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	15	100.00%	₹911,948	100.00%	₹260,250	100.00%

8 IP Claim Type	8.1 No. of IP Claims	8.2 Claims made per 100 Lives Insured
Cashless	7	0.10%
Reimbursement	1	0.01%
Total	8	0.11%

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 : 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 ₹1.42 Lakh

Classification	Claim Count	Savings (₹)
Policy Driven		
Proportionate Deduction	7	₹26,060
Defined Benefit	0	₹0
Copay	0	₹0
Others		
Hospital Discount	6	₹10,616
Case Management	0	₹0
*Fraud Waste and Abuse	1	₹105,140

- 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 : 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
Samford Hospital	4	50.00%	₹119,237	45.82%
Bhagwan Mahavir Medica Superspecialty Hospital	3	37.50%	₹91,013	34.97%
Asian Institute Of Medical Sciences	1	12.50%	₹50,000	19.21%
Total	**8**		**₹260,250**	

*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	3	37.50%	₹76,640	29.45%
INFECTIOUS DISEASES (BACTERIAL / VIRAL / Others)	2	25.00%	₹52,465	20.16%
DISORDERS OF THE MUSCULOSKELTAL SYSTEM	1	12.50%	₹50,000	19.21%
DISORDERS OF THE RESPIRATORY SYSTEM	1	12.50%	₹50,000	19.21%
DISORDERS OF BLOOD VESSELS	1	12.50%	₹31,145	11.97%
Total	**8**		**₹260,250**	

*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	8	100.00%	₹260,250	100.00%
Spouse				
Child				
Parent				
Others				
Total	8		₹260,250	

Age Wise Summary (In-Patient Claims)

Age Band Bucket	Lives	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
0-5					
6-10					
11-15	1	1	12.50%	₹50,000	19.21%
16-20	5	5	62.50%	₹138,494	53.22%
21-25	2	2	25.00%	₹71,756	27.57%
26-30					
31-35					
36-40					
41-45					
46-50					
51-55					
56-60					
61-65					
66-70					
71-more					
Not classified					
Total	8	8		₹260,250	

****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

Utilization Report for Employees (In-Patient Claims)

No. of Claims	Employees Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
1	8	100.00%	₹260,250	100.00%
2				
3				
4				
5				
6				
7				
8				
9				
10				
Above 10				
Total	8		₹260,250	

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 18:55:52

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 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	₹9,868									1	14.29%	₹9,868	4.53%
10001 - 25000	1	₹21,756									1	14.29%	₹21,756	10.00%
25001 – 50000	5	₹186,029									5	71.43%	₹186,029	85.47%
50001 – 75000														
75001 – 100000														
100001 – 200000														
200001 – 300000														
300001 – 400000														
400001 - 500000														
500001 - 750000														
750001 - 1000000														
Above 1000000														
Total	7	₹217,653									7	100.00%	₹217,653	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	1	₹42,597									1	100.00%	₹42,597	100.00%
50001 – 75000														
75001 – 100000														
100001 – 200000														
200001 – 300000														
300001 – 400000														
400001 - 500000														
500001 - 750000														
750001 - 1000000														
Above 1000000														
Total	1	₹42,597									1	100.00%	₹42,597	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 10:01:38

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					
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 sujit.banerjee at 28-09-2026 10:01:38

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	Inception/Addition	Deletion	Current lives
Inception Lives	0		0
Addition - Inception Lives	7200		7,200
Addition - New	0		0
Deletion		0	0
	7200	0	7,200

		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	1		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	7199		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	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
		7200	0	0	0	0	0	0	0	0	0	0	0	0	0

Report generated by ajit.banerjee at 28-09-2026 10:01:38

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	388,800		388,800
Addition	0		0
Deletion		0	0
Post-Policy Expiry Addition	0		0
Post-Policy Expiry Deletion		0	0
Closing Premium	388,800	0	388,800

Month	Particulars	Premium	Refund	Total
Month-1	Opening Premium - Inception	388,800		388,800
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	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	388,800	0	388,800

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.