Report generated by abir.banerjee at 28-09-2026 10:01:48

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
2816/75616353/00/000_Topup	Birla Institute Of Technology MESRA_Top_Up	October 26, 2024	October 25, 2025	1,350	₹2,492,255	₹2,492,255	365
Total				1,350	₹2,492,255	₹2,492,255	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 1,350 lives. Premium updated in our system is ₹24.92 Lakh. A total of 24 claims have been reported, with Incurred Amount of ₹25.82 Lakh. The Incurred Claims Ratio (ICR) is 103.62% on premium updated and 103.62% on Earned Premium. The claim incidence rate is 1.70% (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	1,350
1.1.1 At Inception *	1,349
1.1.2 Addition	1
1.2 Deletion	0
Current Lives	1,350

2 Policy Premium	Amount (₹)
2.1 First Time	2,461,890
2.2 Addition	30,365
2.3 Deletion	0
2.4 Total Premium	2,492,255
2.5 Earned Premium (EP)	2,492,255

• 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	23	95.89%	₹3,891,342	98.96%	₹2,582,499	100.00%
3.2 Denied due to document shortfall						
3.3 Denied due to Policy Exclusion	1	4.11%	₹40,700	1.04%	₹0	0.00%
3.4 Processed						
3.5 In Process						
Total	24		₹3,932,042		₹2,582,499	

Claim Type	Claim Count	% Claim Count	Claimed Amount (₹)	% Claim Amount	Incurred Amount (₹)	%Incurred Amount
IP						
4 Cashless						
4.1 Paid	16	94.12%	₹3,283,003	98.78%	₹2,036,734	100.00%
4.2 Denied due to document shortfall						
4.3 Denied due to Policy Exclusion	1	5.88%	₹40,700	1.22%	₹0	0.00%
4.4 Processed						
4.5 In Process						
Subtotal	17	100.00%	₹3,323,703	100.00%	₹2,036,734	100.00%
5 Reimbursement						
5.1 Paid	7	100.00%	₹608,339	100.00%	₹545,765	100.00%
5.2 Denied due to document shortfall						
5.3 Denied due to Policy Exclusion						
5.4 Processed						
5.5 In Process						
Subtotal	7	100.00%	₹608,339	100.00%	₹545,765	100.00%
Total	24	100.00%	₹3,932,042	100.00%	₹2,582,499	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	24	100.00%	₹3,932,042	100.00%	₹2,582,499	100.00%

8 IP Claim Type	8.1 No. of IP Claims	8.2 Claims made per 100 Lives Insured
Cashless	16	1.19%
Reimbursement	7	0.52%
Total	23	1.70%

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 ₹4.91 Lakh

Classification	Claim Count	Savings (₹)
Policy Driven		
Proportionate Deduction	0	₹0
Defined Benefit	7	₹404,911
Copay	0	₹0
Others		
Hospital Discount	15	₹86,189
Case Management	0	₹0
*Fraud Waste and Abuse	0	₹0

- Includes Claims awaiting for insurer concurrence

Medi Assist

****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 10:01:48

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
Utkal Healthcare Private Limited	6	26.09%	₹900,013	34.85%
Apollo Multispecialty Hospital	1	4.35%	₹631,745	24.46%
Mumbai cancer centre	6	26.09%	₹514,303	19.91%
Santevita Hospital	4	17.39%	₹195,773	7.58%
Bhagwan Mahavir Medica Superspecialty Hospital	1	4.35%	₹125,318	4.85%
Bhagirathi Neotia Woman & Child Care Centre, New Town	1	4.35%	₹60,000	2.32%
Freya Healthcare Services Private Limited	1	4.35%	₹60,000	2.32%
Pulse Superspeciality Hospital	1	4.35%	₹45,000	1.74%
Escorts Heart Institue And Research Centre	1	4.35%	₹43,435	1.68%
Hill View Hospital And Research Centre	1	4.35%	₹6,912	0.27%
Total	**23**		**₹2,582,499**	

*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	14	60.87%	₹2,171,379	84.08%
DISORDERS OF THE GASTROINTESTINAL SYSTEM	5	21.74%	₹233,778	9.05%
MATERNITY	2	8.70%	₹110,430	4.28%
GYNECOLOGICAL DISORDERS	1	4.35%	₹60,000	2.32%
INJURIES / FRACTURES / DISLOCATIONS	1	4.35%	₹6,912	0.27%
Total	**23**		**₹2,582,499**	

*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	2	8.70%	₹86,047	3.33%
Spouse	21	91.30%	₹2,496,452	96.67%
Child				
Parent				
Others				
Total	23		₹2,582,499	

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					
31-35					
36-40	4	9	39.13%	₹1,070,443	41.45%
41-45	1	1	4.35%	₹42,731	1.65%
46-50	5	10	43.48%	₹652,262	25.26%
51-55	1	1	4.35%	₹60,000	2.32%
56-60					
61-65	1	2	8.70%	₹757,063	29.32%
66-70					
71-more					
Not classified					
Total	12	23		₹2,582,499	

**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	2	100.00%	₹86,047	100.00%
2				
3				
4				
5				
6				
7				
8				
9				
10				
Above 10				
Total	2		₹86,047	

Utilization Report for Dependents (In-Patient Claims)

No. of Claims	Dependents Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
1	7	33.33%	₹325,073	13.02%
2	2	9.52%	₹757,063	30.33%
3				
4				
5				
6	12	57.14%	₹1,414,316	56.65%
7				
8				
9				
10				
Above 10				
Total	21		₹2,496,452	

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

Report generated by chirbarmee at 28-09-2026

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	₹6,912							1	6.25%	₹6,912	0.34%
10001 - 25000			1	₹21,969							1	6.25%	₹21,969	1.08%
25001 – 50000	2	₹86,047	2	₹87,731							4	25.00%	₹173,778	8.53%
50001 – 75000			4	₹230,430							4	25.00%	₹230,430	11.31%
75001 – 100000														
100001 – 200000			3	₹491,377							3	18.75%	₹491,377	24.13%
200001 – 300000			2	₹480,523							2	12.50%	₹480,523	23.59%
300001 – 400000														
400001 - 500000														
500001 - 750000			1	₹631,745							1	6.25%	₹631,745	31.02%
750001 - 1000000														
Above 1000000														
Total	2	₹86,047	14	₹1,950,687							16	100.00%	₹2,036,734	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	₹58,550							2	28.57%	₹58,550	10.73%
50001 – 75000			3	₹200,202							3	42.86%	₹200,202	36.68%
75001 – 100000														
100001 – 200000			2	₹287,013							2	28.57%	₹287,013	52.59%
200001 – 300000														
300001 – 400000														
400001 - 500000														
500001 - 750000														
750001 - 1000000														
Above 1000000														
Total			7	₹545,765							7	100.00%	₹545,765	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 10:01:48

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 10:01:48

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	1349		1,349
Addition - New	1		1
Deletion		0	0
	1350	0	1,350

		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	432		408		508		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		1		0		0		0		0	
M12	Deletion		0		0		0		0		0		0		0
M12+	Deletion		0		0		0		0		0		0		0
		433	0	408	0	509	0	0	0	0	0	0	0	0	0

Report generated by sbt.banerjee at 28-09-2026 10:01:48

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	2,461,890		2,461,890
Addition	30,365		30,365
Deletion		0	0
Post-Policy Expiry Addition	0		0
Post-Policy Expiry Deletion		0	0
Closing Premium	2,492,255	0	2,492,255

Month	Particulars	Premium	Refund	Total
Month-1	Opening Premium - Inception	2,461,890		2,461,890
Month-1	Addition	0		0
Month-1	Deletion		0	0
Month-2	Addition	30,365		30,365
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
Month-16	Post-Policy Expiry Addition	0		0
Month-16	Post-Policy Expiry Deletion		0	0
Closing Premium	Closing Premium	2,492,255	0	2,492,255

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.