Report generated by abir.banerjee at 28-09-2026 10:09:55

Medi Assist™

Insurer : SBI 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
41010251000000303-00	Birla Institute Of Technology MESRA_Student	October 26, 2025	October 25, 2026	7,906	₹0	₹0	337
Total				7,906	₹0	₹0	337

Medi Assist

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Insurer : SBI 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 7,906 lives. Premium updated in our system is ₹0. A total of 10 claims have been reported, with Incurred Amount of ₹2.32 Lakh. The Incurred Claims Ratio (ICR) is NA on premium updated and NA** on Earned Premium. The claim incidence rate is 0.08% (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	7,906
1.1.1 At Inception *	7,906
1.1.2 Addition	0
1.2 Deletion	0
Current Lives	7,906

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

• 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	5	50.22%	₹303,367	60.10%	₹182,179	78.46%
3.2 Denied due to document shortfall	1	9.98%	₹31,283	6.20%	₹0	0.00%
3.3 Denied due to Policy Exclusion	3	29.28%	₹118,933	23.56%	₹0	0.00%
3.4 Processed						
3.5 In Process	1	10.52%	₹51,183	10.14%	₹50,000	21.54%
Total	10		₹504,766		₹232,179	

Claim Type	Claim Count	% Claim Count	Claimed Amount (₹)	% Claim Amount	Incurred Amount (₹)	%Incurred Amount
IP						
4 Cashless						
4.1 Paid	5	100.00%	₹303,367	100.00%	₹182,179	100.00%
4.2 Denied due to document shortfall						
4.3 Denied due to Policy Exclusion						
4.4 Processed						
4.5 In Process						
Subtotal	5	100.00%	₹303,367	100.00%	₹182,179	100.00%
5 Reimbursement						
5.1 Paid						
5.2 Denied due to document shortfall	1	20.04%	₹31,283	15.53%	₹0	0.00%
5.3 Denied due to Policy Exclusion	3	58.82%	₹118,933	59.05%	₹0	0.00%
5.4 Processed						
5.5 In Process	1	21.14%	₹51,183	25.41%	₹50,000	100.00%
Subtotal	5	100.00%	₹201,399	100.00%	₹50,000	100.00%
Total	10	100.00%	₹504,766	100.00%	₹232,179	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	10	100.00%	₹504,766	100.00%	₹232,179	100.00%

8 IP Claim Type	8.1 No. of IP Claims	8.2 Claims made per 100 Lives Insured
Cashless	5	0.06%
Reimbursement	1	0.01%
Total	6	0.08%

As of 27 Sep 2026 , 1 Claims with an Incurred amount of ₹50,000 are pending. Out of them 1 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	₹50,000			1	₹50,000
9.1.1 Cashless										
9.1.2 Reimbursement					1	₹50,000			1	₹50,000
9.2 OP										
9.2.1 Cashless										
9.2.2 Reimbursement										
Total					1	₹50,000			1	₹50,000

10 Claims that are in Error	Claim Count
In Process	1
Total	1

****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 10:09:55

Medi Assist™

Insurer : SBI 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 ₹71,002

Classification	Claim Count	Savings (₹)
Policy Driven		
Proportionate Deduction	5	₹56,614
Defined Benefit	0	₹0
Copay	0	₹0
Others		
Hospital Discount	5	₹14,388
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 : SBI 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
Bhagwan Mahavir Medica Superspecialty Hospital	3	60.00%	₹115,040	63.15%
Advanced Neuro Hospital (A Unit Of Advanced Neurodiagnostic Centre Pvt. Ltd))	1	20.00%	₹50,000	27.45%
Medanta Abdur Razzaque Ansari Weavers Hospital	1	20.00%	₹17,139	9.41%
Total	5		₹182,179	

*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
INFECTIOUS DISEASES (BACTERIAL / VIRAL / Others)	2	40.00%	₹53,446	29.34%
DISORDERS OF THE GENITOURINARY SYSTEM	1	20.00%	₹50,000	27.45%
INJURIES / FRACTURES / DISLOCATIONS	1	20.00%	₹50,000	27.45%
DISORDERS OF THE GASTROINTESTINAL SYSTEM	1	20.00%	₹28,733	15.77%
Total	5		₹182,179	

*Based on Settled/Processed Hospitalization Claims Counts

Medi Assist™

Insurer : SBI 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	5	100.00%	₹182,179	100.00%
Spouse				
Child				
Parent				
Others				
Total	5		₹182,179	

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	3	3	60.00%	₹103,446	56.78%
21-25	2	2	40.00%	₹78,733	43.22%
26-30					
31-35					
36-40					
41-45					
46-50					
51-55					
56-60					
61-65					
66-70					
71-more					
Not classified					
Total	5	5		₹182,179	

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

Medi Assist™

Insurer : SBI 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	5	100.00%	₹182,179	100.00%
2				
3				
4				
5				
6				
7				
8				
9				
10				
Above 10				
Total	5		₹182,179	

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 : SBI 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														
10001 - 25000	1	₹17,139									1	20.00%	₹17,139	9.41%
25001 – 50000	4	₹165,040									4	80.00%	₹165,040	90.59%
50001 – 75000														
75001 – 100000														
100001 – 200000														
200001 – 300000														
300001 – 400000														
400001 - 500000														
500001 - 750000														
750001 - 1000000														
Above 1000000														
Total	5	₹182,179									5	100.00%	₹182,179	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														
50001 – 75000														
75001 – 100000														
100001 – 200000														
200001 – 300000														
300001 – 400000														
400001 - 500000														
500001 - 750000														
750001 - 1000000														
Above 1000000														
Total														

**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 10:09:55

Medi Assist™

Insurer : SBI 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			1		1
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			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

Medi Assist™

Report generated by sibit.banerjee at 28-09-2026 10:09:55

Insurer : SBI 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	7906		7,906
Addition - New	0		0
Deletion		0	0
	7906	0	7,906

		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	7397		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	509		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
		7906	0	0	0	0	0	0	0	0	0	0	0	0	0

Report generated by ajit.banerjee at 28-09-2026 10:09:55

Insurer : SBI 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	0		0
Addition	0		0
Deletion		0	0
Post-Policy Expiry Addition	0		0
Post-Policy Expiry Deletion		0	0
Closing Premium	0	0	0

Month	Particulars	Premium	Refund	Total
Month-1	Opening Premium - Inception	0		0
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	0	0	0

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.