

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
41010251000000307-00	Birla Institute Of Technology MESRA_Staff	October 26, 2025	October 25, 2026	4,335	₹0	₹0	337
Total				4,335	₹0	₹0	337

Portfolio Report

As of 27 Sep 2026, the portfolio covers 4,335 lives. Premium updated in our system is ₹0. A total of 244 claims have been reported, with Incurred Amount of ₹1.64 Cr. The Incurred Claims Ratio (ICR) is NA** on premium updated and NA** on Earned Premium. The claim incidence rate is 4.94% (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	4,375
1.1.1 At Inception *	4,256
1.1.2 Addition	119
1.2 Deletion	-40
Current Lives	4,335

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	201	82.03%	₹23,763,095	85.48%	₹14,833,231	90.65%
3.2 Denied due to document shortfall	2	0.83%	₹126,782	0.46%	₹0	0.00%
3.3 Denied due to Policy Exclusion	26	10.68%	₹1,818,116	6.54%	₹0	0.00%
3.4 Processed	5	2.15%	₹467,059	1.68%	₹315,864	1.93%
3.5 In Process	10	4.31%	₹1,623,092	5.84%	₹1,213,345	7.42%
Total	244		₹27,798,144		₹16,362,440	

Claim Type	Claim Count	% Claim Count	Claimed Amount (₹)	% Claim Amount	Incurred Amount (₹)	%Incurred Amount
IP						
4 Cashless						
4.1 Paid	128	91.17%	₹19,209,653	92.38%	₹12,136,616	93.72%
4.2 Denied due to document shortfall						
4.3 Denied due to Policy Exclusion	6	4.29%	₹408,496	1.96%	₹0	0.00%
4.4 Processed	2	1.51%	₹231,287	1.11%	₹142,664	1.10%
4.5 In Process	4	3.03%	₹945,357	4.55%	₹671,157	5.18%
Subtotal	140	100.00%	₹20,794,793	100.00%	₹12,950,437	100.00%
5 Reimbursement						
5.1 Paid	73	69.83%	₹4,553,442	65.02%	₹2,696,615	79.03%
5.2 Denied due to document shortfall	2	1.94%	₹126,782	1.81%	₹0	0.00%
5.3 Denied due to Policy Exclusion	20	19.21%	₹1,409,620	20.13%	₹0	0.00%
5.4 Processed	3	3.02%	₹235,772	3.37%	₹173,200	5.08%
5.5 In Process	6	6.01%	₹677,735	9.68%	₹542,188	15.89%
Subtotal	104	100.00%	₹7,003,351	100.00%	₹3,412,003	100.00%
Total	244	100.00%	₹27,798,144	100.00%	₹16,362,440	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	244	100.00%	₹27,798,144	100.00%	₹16,362,440	100.00%

8 IP Claim Type	8.1 No. of IP Claims	8.2 Claims made per 100 Lives Insured
Cashless	134	3.06%
Reimbursement	82	1.87%
Total	216	4.94%

As of 27 Sep 2026 , 15 Claims with an Incurred amount of ₹15.29 Lakh are pending. Out of them 10 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	5	₹378,719	1	₹26,364	5	₹452,969	4	₹671,157	15	₹1,529,209
9.1.1 Cashless	1	₹116,300	1	₹26,364			4	₹671,157	6	₹813,821
9.1.2 Reimbursement	4	₹262,419			5	₹452,969			9	₹715,388
9.2 OP										
9.2.1 Cashless										
9.2.2 Reimbursement										
Total	5	₹378,719	1	₹26,364	5	₹452,969	4	₹671,157	15	₹1,529,209

10 Claims that are in Error	Claim Count
In Process	5
Processed	5
Total	10

Savings Summary

Total Savings for the portfolio from Proportionate Deduction, Defined Benefit, Copay, Hospital Discounts , FWA, and Case Management is ₹27.33 Lakh

Classification	Claim Count	Savings (₹)
▼		
☐ Policy Driven		
Proportionate Deduction	15	₹82,385
Defined Benefit	36	₹1,066,206
Copay	0	₹0
☐ Others		
Hospital Discount	129	₹1,503,372
Case Management	0	₹0
*Fraud Waste and Abuse	2	₹80,852

• Includes Claims awaiting for insurer concurrence

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

Top 10 Distribution Across Providers (In-Patient Claims)

Ranking name	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
Medanta Abdur Razzaque Ansari Weavers Hospital	13	15.29%	₹1,157,809	17.53%
Bhagwan Mahavir Medica Superspecialty Hospital	10	11.76%	₹1,007,640	15.25%
Santevita Hospital	18	21.18%	₹741,768	11.23%
Samford Hospital	12	14.12%	₹734,717	11.12%
Hill View Hospital And Research Centre	12	14.12%	₹627,503	9.50%
Apex Hospitals Pvt Ltd	4	4.71%	₹613,434	9.29%
Synergy Global Hospital	4	4.71%	₹600,000	9.08%
Eternal Heart Care Centre And Research Institute	3	3.53%	₹409,656	6.20%
Rukmani Birla Hospital (Unit Of Cmri)	2	2.35%	₹360,000	5.45%
Freya Women And Child Hospital	7	8.24%	₹353,150	5.35%
Total	85		₹6,605,677	

*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
CARDIAC DISORDERS	11	6.88%	₹2,554,284	20.70%
DISORDERS OF THE GASTROINTESTINAL SYSTEM	24	15.00%	₹1,535,256	12.44%
CANCER	20	12.50%	₹1,504,098	12.19%
GYNECOLOGICAL DISORDERS	20	12.50%	₹1,389,120	11.26%
INJURIES / FRACTURES / DISLOCATIONS	13	8.13%	₹1,317,927	10.68%
DISORDERS OF THE KIDNEY	19	11.88%	₹987,657	8.00%
INFECTIOUS DISEASES (BACTERIAL / VIRAL / Others)	13	8.13%	₹958,872	7.77%
MATERNITY	18	11.25%	₹902,198	7.31%
DISORDERS OF THE MUSCULOSKELTAL SYSTEM	3	1.88%	₹603,939	4.89%
CATARACT	19	11.88%	₹587,598	4.76%
Total	160		₹12,340,949	

*Based on Settled/Processed Hospitalization Claims Counts

Distribution Across Beneficiary and Age Wise Summary (In-Patient Claims)

Relation Type	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
Self	106	51.46%	₹7,799,111	51.48%
Spouse	76	36.89%	₹5,436,021	35.88%
Child	24	11.65%	₹1,913,963	12.63%
Parent				
Others				
Total	206		₹15,149,095	

Age Wise Summary (In-Patient Claims)

Age Band Bucket	Lives	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
0-5	9	9	4.37%	₹384,128	2.54%
6-10	1	1	0.49%	₹17,880	0.12%
11-15	4	5	2.43%	₹807,897	5.33%
16-20	5	8	3.88%	₹556,341	3.67%
21-25	1	1	0.49%	₹147,717	0.98%
26-30	4	4	1.94%	₹470,845	3.11%
31-35	14	16	7.77%	₹830,723	5.48%
36-40	18	23	11.17%	₹1,759,305	11.61%
41-45	22	30	14.56%	₹2,153,687	14.22%
46-50	23	46	22.33%	₹3,802,048	25.10%
51-55	13	29	14.08%	₹1,959,476	12.93%
56-60	17	30	14.56%	₹1,834,227	12.11%
61-65	3	4	1.94%	₹424,821	2.80%
66-70					
71-more					
Not classified					
Total	134	206		₹15,149,095	

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

Utilization Report for Employees (In-Patient Claims)

No. of Claims	Employees Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
1	32	30.19%	₹3,732,421	47.86%
2	42	39.62%	₹2,598,440	33.32%
3	9	8.49%	₹568,250	7.29%
4				
5	5	4.72%	₹300,000	3.85%
6	6	5.66%	₹300,000	3.85%
7				
8				
9				
10				
Above 10	12	11.32%	₹300,000	3.85%
Total	106		₹7,799,111	

Utilization Report for Dependents (In-Patient Claims)

No. of Claims	Dependents Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
1	57	57.00%	₹4,099,060	55.77%
2	26	26.00%	₹2,151,196	29.27%
3	9	9.00%	₹719,728	9.79%
4	8	8.00%	₹380,000	5.17%
5				
6				
7				
8				
9				
10				
Above 10				
Total	100		₹7,349,984	

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

Insurer : SBI General Insurance Co. Ltd.

Corporate** : BIT Mesra

Report as on: 27 Sep 2026

Units in : Actuals

Distribution Across Amount Bands (In-Patient Cashless Claims)

Amount Band	Self		Spouse		Child		Parent		Others		Total			
	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	₹187									1	0.77%	₹187	0.00%
10001 - 25000	14	₹252,190	2	₹33,578	2	₹40,655					18	13.85%	₹326,423	2.66%
25001 – 50000	25	₹919,583	15	₹541,055							40	30.77%	₹1,460,638	11.90%
50001 – 75000	6	₹359,433	13	₹767,158	4	₹263,351					23	17.69%	₹1,389,942	11.32%
75001 – 100000	8	₹659,372	3	₹279,596	2	₹170,425					13	10.00%	₹1,109,393	9.03%
100001 – 200000	3	₹504,812	6	₹843,885	2	₹306,767					11	8.46%	₹1,655,464	13.48%
200001 – 300000	15	₹4,124,400	6	₹1,478,655	3	₹734,178					24	18.46%	₹6,337,233	51.61%
300001 – 400000														
400001 - 500000														
500001 - 750000														
750001 - 1000000														
Above 1000000														
Total	72	₹6,819,977	45	₹3,943,927	13	₹1,515,376					130	100.00%	₹12,279,280	100.00%

Distribution Across Amount Bands (In-Patient Reimbursement 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	8	₹48,783	3	₹7,321	1	₹4,719					12	15.79%	₹60,823	2.12%
10001 - 25000	11	₹186,938	2	₹33,622	6	₹100,121					19	25.00%	₹320,681	11.17%
25001 – 50000	7	₹246,085	12	₹465,719	2	₹76,543					21	27.63%	₹788,347	27.47%
50001 – 75000	7	₹414,532	8	₹481,916							15	19.74%	₹896,448	31.24%
75001 – 100000	1	₹82,796	6	₹503,516	1	₹89,600					8	10.53%	₹675,912	23.55%
100001 – 200000					1	₹127,604					1	1.32%	₹127,604	4.45%
200001 – 300000														
300001 – 400000														
400001 - 500000														
500001 - 750000														
750001 - 1000000														
Above 1000000														
Total	34	₹979,134	31	₹1,492,094	11	₹398,587					76	100.00%	₹2,869,815	100.00%

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



Insurer : SBI General Insurance Co. Ltd.
Corporate** : BIT Mesra

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				2	2
Intimation pending					
Member Addition					
Others				2	2
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			2
Intimation pending					
Member Addition					
Others					
Subtotal	1	1		4	6
Reimbursement					
A.1.1 Documents awaited					
Intimated to Insurer			2		2
Intimation pending					
Member Addition					
Others			3		3
A.1.2 In process - Decision pending					
Intimated to Insurer	1				1
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	2				2
Subtotal	4		5		9
Total	5	1	5	4	15
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					
Others					
Grand Total	5	1	5	4	15

Particulars	Inception/Addition	Deletion	Current lives
Inception Lives	0		0
Addition - Inception Lives	4256		4,256
Addition - New	119		119
Deletion		-40	-40
	4375	-40	4,335

		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		-3		-3		-1		0		0		0		0
M2	Addition - Inception Lives	1428		1303		1525		0		0		0		0	
M2	Addition - New	0		0		2		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	6		4		2		0		0		0		0	
M3	Deletion		-2		-2		-2		0		0		0		0
M4	Addition - Inception Lives	0		0		0		0		0		0		0	
M4	Addition - New	4		0		2		0		0		0		0	
M4	Deletion		-2		-2		0		0		0		0		0
M5	Addition - Inception Lives	0		0		0		0		0		0		0	
M5	Addition - New	6		4		4		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	6		3		6		0		0		0		0	
M6	Deletion		-4		-1		0		0		0		0		0
M7	Addition - Inception Lives	0		0		0		0		0		0		0	
M7	Addition - New	20		11		14		0		0		0		0	
M7	Deletion		-3		-3		-1		0		0		0		0
M8	Addition - Inception Lives	0		0		0		0		0		0		0	
M8	Addition - New	2		2		7		0		0		0		0	
M8	Deletion		-5		-5		-1		0		0		0		0
M9	Addition - Inception Lives	0		0		0		0		0		0		0	
M9	Addition - New	2		3		2		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	1		2		3		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		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
		1475	-19	1332	-16	1568	-5	0	0	0	0	0	0	0	0

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.