



**Insurer :** United India Insurance Co. Ltd.  
**Corporate\*\* :** BIT-Mesra

# Claims Analysis Report

Report as on: Friday, September 20, 2024

This report has been generated for the following policies:

Policy Number	Policy Holder	Policy Start Date	Policy End Date
2106012822P108631841	Birla Institute Of Technology MESRA_Top_Up	October 26, 2022	October 25, 2023



Medi Assist



Insurer : United India Insurance Co. Ltd.

Corporate\*\* : BIT-Mesra

Claims Analysis Report

Report as on: Friday, September 20, 2024

Total Claims Experience Report

Claim Type	Claim Count	% Claim Count	Claim Amount (₹)	% Claim Amount	Incurred Amount (₹)	%Incurred Amount
1.0 Reimbursement						
1.1 Paid	12	50.00%	665,744	35.66%	357,521	53.15%
1.2 Ready For Payment	0	0.00%	0	0.00%		0.00%
1.3 In Process	0	0.00%	0	0.00%		0.00%
1.4 Denied	0	0.00%	0	0.00%		0.00%
1.5 Denied-Documents Shortfall	0	0.00%	0	0.00%		0.00%
Total	12	50.00%	665,744	35.66%	357,521	53.15%
2.0 Cashless						
2.1 Paid	9	37.50%	978,169	52.40%	315,113	46.85%
2.2 Ready For Payment	0	0.00%	0	0.00%		0.00%
2.3 In Process	0	0.00%	0	0.00%		0.00%
2.4 Denied	3	12.50%	222,750	11.93%		0.00%
2.5 Denied-Documents Shortfall	0	0.00%	0	0.00%		0.00%
Total	12	50.00%	1,200,919	64.34%	315,113	46.85%
3.0 Domiciliary						
3.1 Paid	0	0.00%	0	0.00%		0.00%
3.2 Ready For Payment	0	0.00%	0	0.00%		0.00%
3.3 In Process	0	0.00%	0	0.00%		0.00%
3.4 Denied	0	0.00%	0	0.00%		0.00%
3.5 Denied-Documents Shortfall	0	0.00%	0	0.00%		0.00%
Total	0	0.00%	0	0.00%		0.00%
Total	24	100.00%	1,866,663	100.00%	672,634	100.00%

4.0 By Claim Status	Claim Count	% Claim Count	Claim Amount (₹)	% Claim Amount	Incurred Amount (₹)	%Incurred Amount
4.1 Paid	21	87.50%	1,643,913	88.07%	672,634	100.00%
4.2 Ready For Payment	0	0.00%	0	0.00%		0.00%
4.3 In Process	0	0.00%	0	0.00%		0.00%
4.4 Denials	3	12.50%	222,750	11.93%		0.00%
Total	24	100.00%	1,866,663	100.00%	672,634	100.00%

5.0 Policy Lives	Count
5.1 At Inception & Addition	1,083
5.1.1 At Inception	882
5.1.2 Addition	201
5.2 Deletion	0
5.3 Current Lives	1,083

5.4 IPD Claim Count
21

5.5 Percentage of Claims per 100 Lives
1.94%

6.0 Policy Premium	Amount (₹)
6.1 First Time	1,457,228.00
6.2 Addition	350,391.00
6.3 Deletion	0.00
6.4 Total Premium	1,807,619.00
6.5 Earned Premium (EP)	1,807,619.00

Premium details made available and updated in our system as on report date is Rs. 1,807,619.00 (Refer Annexure for Policy & Endorsement wise details)  
Based on Total Incurred Amount as shown above, ICR works out to 37.21% on the Total Premium and 37.21% on the Earned Premium.  
Ratios based on premium in Insurer's System would prevail.

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



**Insurer :** United India Insurance Co. Ltd.

**Corporate\*\* :** BIT-Mesra

# Claims Analysis Report

Report as on: Friday, September 20, 2024

## Policy Wise Premium Summary

Policy Number	Total Premium	Earned Premium	Lives
2106012822P108631841	1,807,619.00	1,807,619.00	1,083
Total	1,807,619.00	1,807,619.00	1,083

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



**Insurer :** United India Insurance Co. Ltd.  
**Corporate\*\* :** BIT-Mesra

# Claims Analysis Report

Report as on: Friday, September 20, 2024

## Savings Summary

Policy No.	Claim Count Copay	Savings due to Copay	Claim Count Defined Benefit	Savings due to Defined Benefit	Claim Count Hospital Discount	Savings due to Amount Hospital Discount	Claim Count Proportionate Deduction	Savings due to Proportionate Deduction
2106012822P108631841	0	0.00	2	1,271.00	9	33,012.00	0	0.00
Total	0	0.00	2	1,271.00	9	33,012.00	0	0.00

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





**Insurer :** United India Insurance Co. Ltd.  
**Corporate\*\* :** BIT-Mesra

# Claims Analysis Report

Report as on: Friday, September 20, 2024

## Distribution Across Providers (In-Patient Claims)

Hospital Name	Approved Amount (₹)	% Approved Amount	Claim Count	%Claim Count
Samford Hospital	493,594	73.38%	12	57.14%
Paras Hec Hospital	50,523	7.51%	1	4.76%
Curie Abdur Razzaque Ansari Cancer Institute	48,406	7.20%	1	4.76%
Freya Hoapital	25,770	3.83%	1	4.76%
Hill View Hospital And Research Centre	24,940	3.71%	3	14.29%
Shambhavi Center For Cancer And Gynaecology	23,512	3.50%	1	4.76%
Mahavir Vaatsalya Aspatal	3,023	0.45%	1	4.76%
Santevita Hospital	2,866	0.43%	1	4.76%
Total	672,634	100.00%	21	100.00%

## Ailment Group wise Summary (In-Patient Claims)

Ailment name	Approved Amount (₹)	% Approved Amount	Claim Count	%Claim Count
DISORDERS OF THE KIDNEY	493,594	73.38%	12	57.14%
CANCER	71,918	10.69%	2	9.52%
CAESAREAN SECTION	50,710	7.54%	4	19.05%
CARDIAC DISORDERS	50,523	7.51%	1	4.76%
MATERNITY RELATED DISORDERS	3,023	0.45%	1	4.76%
NORMAL DELIVERY	2,866	0.43%	1	4.76%
Total	672,634	100.00%	21	100.00%

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



Insurer : United India Insurance Co. Ltd.

Corporate\*\* : BIT-Mesra

# Claims Analysis Report

Report as on: Friday, September 20, 2024

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

Relation Type	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) Self	14	66.67%	592,523	88.09%
b) Spouse	7	33.33%	80,111	11.91%
Total	21	100.00%	672,634	100.00%

## Age Wise Summary (In-Patient Claims)

Age Band Bucket	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
e) 21-25	1	4.76%	2,866	0.43%
f) 26-30	1	4.76%	1,500	0.22%
g) 31-35	3	14.29%	85,896	12.77%
h) 36-40	2	9.52%	14,743	2.19%
i) 41-45	1	4.76%	23,512	3.50%
m) 61-65	13	61.90%	544,117	80.89%
Total	21	100.00%	672,634	100.00%

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



**Insurer :** United India Insurance Co. Ltd.  
**Corporate\*\* :** BIT-Mesra

# Claims Analysis Report

Report as on: Friday, September 20, 2024

## Utilization Report for Employees (In-Patient Claims)

No. of Claims	Beneficiaries Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) 1	2	14.29%	98,929	16.70%
k) Above 10	12	85.71%	493,594	83.30%
Total	14	100.00%	592,523	100.00%

## Utilization Report for Dependents (In-Patient Claims)

No. of Claims	Beneficiaries Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) 1	7	100.00%	80,111	100.00%
Total	7	100.00%	80,111	100.00%

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



Insurer : United India Insurance Co. Ltd.

Corporate\*\* : BIT-Mesra

Claims Analysis Report

Report as on: Friday, September 20, 2024

Distribution Across Amount Bands (In-Patient Cashless Claims)

Amount Band Bucket	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
b) 20,000	2	22.22%	30,680	9.74%
c) 30,000	1	11.11%	26,312	8.35%
d) 40,000	2	22.22%	68,913	21.87%
e) 50,000	3	33.33%	138,685	44.01%
f) 60,000	1	11.11%	50,523	16.03%
Total	9	100.00%	315,113	100.00%

Distribution Across Amount Bands (In-Patient Reimbursement Claims)

Amount Band Bucket	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) 10,000	4	33.33%	12,867	3.60%
b) 20,000	1	8.33%	11,720	3.28%
c) 30,000	2	16.67%	49,282	13.78%
d) 40,000	3	25.00%	116,054	32.46%
e) 50,000	1	8.33%	47,281	13.22%
k) 2,00,000	1	8.33%	120,317	33.65%
Total	12	100.00%	357,521	100.00%

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





**Insurer :** United India Insurance Co. Ltd.

**Corporate\*\* :** BIT-Mesra

# Claims Analysis Report

Report as on: Friday, September 20, 2024

## Glossary

- 1.0 Reimbursement : Type of Claims where cost of treatment calculated as per policy terms paid to insured
- 2.0 Cashless : Claims where cost of treatment calculated as per policy terms paid directly to the providers
- 3.0 Domiciliary : Non hospitalisation claims paid either as cashless or reimbursement including OPD
- 4.0 Claim status : Statuses of the claims as on report date
- 4.1 Paid : Claims where payment has been effected and payment details available
- 4.2 Ready For Payment : Claims where processing is complete and ready for payment upload
- 4.3 In Process : Claims that are in various stages of processing including investigation, document shortfall etc..
- Denied : Claim that are rejected / repudiated as per policy coverages/exclusions
- Denied-Documents Shortfall : Claim that denied due to non submission of necessary documents
- 5.0 Policy Lives :
- 5.1 At Inception & Addition :
- 5.1.1 At Inception : Number of lives covered from inception of the policy
- 5.1.2 Addition : Number of lives added during the policy period through an endorsement
- 5.2 Deletion : Number of lives deleted/removed during the policy period through an endorsement
- 5.3 Current Lives : Number of lives at the inception + Number of lives added during the period- number of lives deleted/removed during the period.
- 6.0 Policy premium :
- 6.1 First Time : Initial Premium as updated in our System
- 6.2 Addition : Additional premium through an endorsement for a change in coverage and/or inclusion of members
- 6.3 Deletion : Reduction in premium amount effected through an endorsement for a change in coverage and/or deletion of members
- 6.4 Total Premium : Initial Premium + Addition Endorsement Premium - Deletion endorsement premium (Refund)
- 6.5 Earned Premium (EP) : Portion of a policy's premium that applies to the expired portion of the policy.
- Claims Ratio (%) : Ratio of Incurred Claims to total Premium as on report date
- Claims Ratio (%) - On Earned Premium : Ratio of Incurred Claims to Earned Premium on report date

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