



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
2106012822P108632514	Birla Institute Of Technology MESRA_Student	October 26, 2022	October 25, 2023



Medi Assist



Insurer : United India Insurance Co. Ltd.

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Total Claims Experience Report

Claim Type	Claim Count	% Claim Count	Claim Amount (₹)	% Claim Amount	Incurred Amount (₹)	%Incurred Amount
1.0 Reimbursement						
1.1 Paid	7	25.93%	385,302	17.28%	225,224	25.29%
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	1	3.70%	22,183	0.99%		0.00%
1.5 Denied-Documents Shortfall	0	0.00%	0	0.00%		0.00%
Total	8	29.63%	407,485	18.28%	225,224	25.29%
2.0 Cashless						
2.1 Paid	18	66.67%	1,781,892	79.92%	665,329	74.71%
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	1	3.70%	40,348	1.81%		0.00%
2.5 Denied-Documents Shortfall	0	0.00%	0	0.00%		0.00%
Total	19	70.37%	1,822,240	81.72%	665,329	74.71%
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	27	100.00%	2,229,725	100.00%	890,553	100.00%

4.0 By Claim Status	Claim Count	% Claim Count	Claim Amount (₹)	% Claim Amount	Incurred Amount (₹)	%Incurred Amount
4.1 Paid	25	92.59%	2,167,194	97.20%	890,553	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	2	7.41%	62,531	2.80%		0.00%
Total	27	100.00%	2,229,725	100.00%	890,553	100.00%

5.0 Policy Lives	Count
5.1 At Inception & Addition	8,769
5.1.1 At Inception	7,042
5.1.2 Addition	1,727
5.2 Deletion	0
5.3 Current Lives	8,769

5.4 IPD Claim Count
25

5.5 Percentage of Claims per 100 Lives
0.29%

6.0 Policy Premium	Amount (₹)
6.1 First Time	302,806.00
6.2 Addition	62,461.00
6.3 Deletion	0.00
6.4 Total Premium	365,267.00
6.5 Earned Premium (EP)	365,267.00

Premium details made available and updated in our system as on report date is Rs. 365,267.00 (Refer Annexure for Policy & Endorsement wise details)
Based on Total Incurred Amount as shown above, ICR works out to 243.81% on the Total Premium and 243.81% 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.



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Policy Wise Premium Summary

Policy Number	Total Premium	Earned Premium	Lives
2106012822P108632514	365,267.00	365,267.00	8,769
Total	365,267.00	365,267.00	8,769

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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
2106012822P108632514	0	0.00	5	384,327.00	17	91,909.00	9	41,337.00
Total	0	0.00	5	384,327.00	17	91,909.00	9	41,337.00

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Distribution Across Providers (In-Patient Claims)

Hospital Name	Approved Amount (₹)	% Approved Amount	Claim Count	%Claim Count
Bhagwan Mahavir Medica Superspecialty Hospital	265,035	29.76%	7	28.00%
Samford Hospital	200,530	22.52%	8	32.00%
Health Point Hospital	100,000	11.23%	2	8.00%
Medanta Abdur Razzaque Ansari Weavers Hospital	87,051	9.77%	3	12.00%
Gulmohar Hospital	50,000	5.61%	1	4.00%
Haria L.G. Rotary Hospital	50,000	5.61%	1	4.00%
Jaypee Hospital	50,000	5.61%	1	4.00%
Maa Ram Pyari Ortho Hospital	50,000	5.61%	1	4.00%
Ruban Memorial Hospital Ratan Stone Clinic (Unot Of Ruban Patliputra Hospital Pvt. Ltd.)	37,937	4.26%	1	4.00%
Total	890,553	100.00%	25	100.00%

Ailment Group wise Summary (In-Patient Claims)

Ailment name	Approved Amount (₹)	% Approved Amount	Claim Count	%Claim Count
INJURIES / FRACTURES / DISLOCATIONS	449,287	50.45%	11	44.00%
INFECTIOUS DISEASES (BACTERIAL / VIRAL / Others)	97,337	10.93%	4	16.00%
DISORDERS OF THE GASTROINTESTINAL SYSTEM	77,357	8.69%	2	8.00%
DISORDERS OF THE GENITOURINARY SYSTEM	65,936	7.40%	2	8.00%
NEUROLOGICAL & CEREBROVASCULAR DISORDERS	62,292	6.99%	2	8.00%
DISORDERS OF THE MUSCULOSKELTAL SYSTEM	50,000	5.61%	1	4.00%
Others	50,000	5.61%	1	4.00%
CARDIAC DISORDERS	38,344	4.31%	2	8.00%
Total	890,553	100.00%	25	100.00%

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Claims Analysis Report

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

Relation Type	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) Self	25	100.00%	890,553	100.00%
Total	25	100.00%	890,553	100.00%

Age Wise Summary (In-Patient Claims)

Age Band Bucket	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) 0-5	1	4.00%	17,973	2.02%
d) 16-20	15	60.00%	550,748	61.84%
e) 21-25	8	32.00%	271,832	30.52%
f) 26-30	1	4.00%	50,000	5.61%
Total	25	100.00%	890,553	100.00%

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Claims Analysis Report

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Utilization Report for Employees (In-Patient Claims)

No. of Claims	Beneficiaries Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) 1	23	92.00%	852,209	95.69%
b) 2	2	8.00%	38,344	4.31%
Total	25	100.00%	890,553	100.00%

Utilization Report for Dependents (In-Patient Claims)

No. of Claims	Beneficiaries Count	% Claim Count	Approved Amount (₹)	% Approved Amount
Total				

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Claims Analysis Report

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Distribution Across Amount Bands (In-Patient Cashless Claims)

Amount Band Bucket	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
b) 20,000	6	33.33%	100,122	15.05%
c) 30,000	1	5.56%	27,999	4.21%
e) 50,000	2	11.11%	87,208	13.11%
f) 60,000	9	50.00%	450,000	67.64%
Total	18	100.00%	665,329	100.00%

Distribution Across Amount Bands (In-Patient Reimbursement Claims)

Amount Band Bucket	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
b) 20,000	1	14.29%	12,000	5.33%
c) 30,000	3	42.86%	75,287	33.43%
d) 40,000	1	14.29%	37,937	16.84%
f) 60,000	2	28.57%	100,000	44.40%
Total	7	100.00%	225,224	100.00%

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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

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