Medi Assist

Insurer: **ICICI Lombard General Insurance Co. Ltd.**
Policy Holder: **Birla Institute Of Technology MESRA**
Policy No: 4016/X/234178946/00/000
Policy period: 26-Oct-2021 To 25-Oct-2022

Claims Analysis Report

Report date: 28-Sep-2022

Total Claims Experience Report

	Claims	Value (Rs.)	% Claims	% Value
Cashless Settled	70	4,842,412.00	38.67 %	53.6 %
Cashless Processed	12	566,862.00	6.63 %	6.27 %
Reimbursement Settled	96	3,625,130.00	53.04 %	40.13 %
Reimbursement Processed	0	0.00	0.0 %	0.0 %
Denials	3	0.00	1.66 %	0.0 %
Denials due to Shortfall	0	0.00	0.0 %	0 %
Closed	0	0.00	0.0 %	0.0 %
Domicilary claims	0	0.00	0.0 %	0.0 %
Total	**181**	**9,034,404.00**		
Cashless in Process*	12	1,124,585.00		
Reimbursement in Process*	3	55,367.00		
Grand Total (Rs.)	**196**	**10,214,356.00**		

* Depicts the claimed amount for claims in process. The settlement amount will be less than the above figures and will result in respective decrease in the claims ratio.

Birla Institute of Technology Mesra Ranchi

Medi Assist

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Policy period: 26-Oct-2021 To 25-Oct-2022

Claims Analysis Report

Report date: 28-Sep-2022

Ailments Profile

ICD Group	No. of Claims	Value (Rs.)	% of Claims	% of Value
INFECTIOUS DISEASES (BACTERIAL / VIRAL / Others)	17.0	1,075,780.00	9.55 %	11.91 %
CARDIAC DISORDERS	8.0	1,019,301.00	4.49 %	11.28 %
CANCER	12.0	810,786.00	6.74 %	8.97 %
DISORDERS OF THE GASTROINTESTINAL SYSTEM	23.0	772,004.00	12.92 %	8.55 %
DISORDERS OF THE RESPIRATORY SYSTEM	12.0	732,419.00	6.74 %	8.11 %
CAESAREAN SECTION	13.0	664,558.00	7.3 %	7.36 %
CATARACT	19.0	609,270.00	10.67 %	6.74 %
GYNECOLOGICAL DISORDERS	13.0	546,635.00	7.3 %	6.05 %
DISORDERS OF THE MUSCULOSKELTAL SYSTEM	6.0	471,325.00	3.37 %	5.22 %
HYPERTENSIVE DISORDERS	4.0	398,167.00	2.25 %	4.41 %
All Other Ailment Groups	51.0	1,934,159.00	28.65 %	21.41 %
Total	**178.0**	**9,034,404.00**		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Distribution Across Age

Age Band	No. of Claims	Value (Rs.)	% Claims	% Value
0-5	7	421,398.00	3.93 %	4.66 %
6-35	42	1,522,510.00	23.60 %	16.85 %
36-40	19	900,456.00	10.67 %	9.97 %
41-45	24	900,402.00	13.48 %	9.97 %
46-50	27	1,320,605.00	15.17 %	14.62 %
51-55	38	2,274,501.00	21.35 %	25.18 %
56-60	14	1,059,844.00	7.87 %	11.73 %
61-65	6	487,854.00	3.37 %	5.40 %
66-70	1	146,834.00	0.56 %	1.63 %
Total	**178**	**9,034,404.00**		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Distribution Across Category of Beneficiaries Report

Beneficiary	No. of Claims	Value (Rs.)	% Claims	% Value
Self	78.0	3,392,864.00	43.82 %	37.55 %
Spouse	80.0	4,755,206.00	44.94 %	52.63 %
Child	20.0	886,334.00	11.24 %	9.81 %
Total	**178.0**	**9,034,404.00**		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Birla Institute of Technology Mesra Ranchi

Distribution Across Amount Bands Report

Amount Band	No. of Claims	Value (Rs.)	% Claims	% Value
Rs. 10,000/- And less	23	117,771.00	12.0 %	1.0 %
Rs. 10,001/- to Rs. 25,000/-	40	749,131.00	22.0 %	8.0 %
Rs. 25,001/- to Rs. 50,000/-	57	2,071,462.00	32.0 %	22.0 %
Rs. 50,001/- to Rs. 1,00,000/-	40	2,590,662.00	22.0 %	28.0 %
Rs. 1,00,001/- to Rs. 1,50,000/-	5	613,048.00	2.0 %	6.0 %
Rs. 1,50,001/- to Rs. 2,00,000/-	6	1,016,487.00	3.0 %	11.0 %
Rs. 2,00,001/- to Rs. 2,50,000/-	3	685,523.00	1.0 %	7.0 %
Rs. 2,50,001/- to Rs. 3,00,000/-	4	1,190,320.00	2.0 %	13.0 %
Total	**178**	**9,034,404.00**		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Utilization Report for Employee

No. of Claims in current policy	No. of Employees	Value (Rs.)	% Claims	% Value
1	43	2,175,926.00	75.44 %	64.13 %
2	9	875,832.00	15.79 %	25.81 %
3	4	263,170.00	7.02 %	7.76 %
5	1	77,936.00	1.75 %	2.3 %
Total	**57**	**3,392,864.00**		

Based on Settled/Processed Cashless/Reimbursement Claims Only

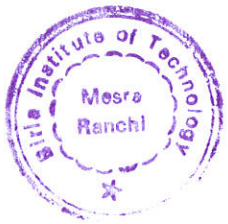
Utilization Report for Dependents

No. of Claims in current policy	No. of Employees	Value (Rs.)	% Claims	% Value
1	56.0	3,672,350.00	73.68 %	65.09 %
2	19.0	1,669,190.00	25.0 %	29.59 %
6	1.0	300,000.00	1.32 %	5.32 %
Total	**76.0**	**5,641,540.00**		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Provider Profile Report

Hospital Name	No. of Claims	Value (Rs.)	% Claims	% Value
Paras Hmri Hospital	3.0	394,235.00	1.69 %	4.36 %
Samford Hospital	4.0	360,715.00	2.25 %	3.99 %
Orchid Medical Centre Pvt Ltd	5.0	338,348.00	2.81 %	3.75 %
Bhagwan Mahavir Medica Superspecialty Hospital	9.0	329,851.00	5.06 %	3.65 %
Bhagirathi Neotia Woman & ChildCare Centre (Cashless for IBM, Godrej and All Kolkata corporates)	2.0	300,000.00	1.12 %	3.32 %
Christian Medical College	1.0	300,000.00	0.56 %	3.32 %
Medica Superspecialty Hospital	1.0	300,000.00	0.56 %	3.32 %
Narayana Health	2.0	300,000.00	1.12 %	3.32 %

Birla Institute of Technology Mesra Ranchi

Rabindranath Tagore International Institute Of Cardiac Sciences	1.0	300,000.00	0.56 %	3.32 %
Srv- C Hospital Llp	2.0	270,300.00	1.12 %	2.99 %
Others	148.0	5,840,955.00	83.15 %	64.65 %
Total	**178.0**	**9,034,404.00**		
Based on Settled/Processed Cashless/Reimbursement Claims Only