



Insurer : United India Insurance Co. Ltd.

Corporate :** BIT

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
2106012822P107327288	Birla Institute Of Technology MESRA_Staff	October 26, 2022	October 25, 2023



Medi Assist



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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	115	45.10%	5,007,569	31.15%	4,202,334	34.81%
1.2 Ready For Payment	1	0.39%	6,940	0.04%	1,130	0.01%
1.3 In Process	0	0.00%	0	0.00%		0.00%
1.4 Denied	17	6.67%	469,030	2.92%		0.00%
1.5 Denied-Documents Shortfall	0	0.00%	0	0.00%		0.00%
Total	133	52.16%	5,483,539	34.11%	4,203,464	34.82%
2.0 Cashless						
2.1 Paid	109	42.75%	9,806,104	61.01%	7,562,500	62.65%
2.2 Ready For Payment	3	1.18%	333,232	2.07%	305,245	2.53%
2.3 In Process	0	0.00%	0	0.00%		0.00%
2.4 Denied	10	3.92%	451,306	2.81%		0.00%
2.5 Denied-Documents Shortfall	0	0.00%	0	0.00%		0.00%
Total	122	47.84%	10,590,642	65.89%	7,867,745	65.18%
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	255	100.00%	16,074,181	100.00%	12,071,209	100.00%

4.0 By Claim Status	Claim Count	% Claim Count	Claim Amount (₹)	% Claim Amount	Incurred Amount (₹)	%Incurred Amount
4.1 Paid	224	87.84%	14,813,673	92.16%	11,764,834	97.46%
4.2 Ready For Payment	4	1.57%	340,172	2.12%	306,375	2.54%
4.3 In Process	0	0.00%	0	0.00%		0.00%
4.4 Denials	27	10.59%	920,336	5.73%		0.00%
Total	255	100.00%	16,074,181	100.00%	12,071,209	100.00%

5.0 Policy Lives	Count
5.1 At Inception & Addition	4,274
5.1.1 At Inception	4,188
5.1.2 Addition	86
5.2 Deletion	-91
5.3 Current Lives	4,183

5.4 IPD Claim Count
228

5.5 Percentage of Claims per 100 Lives
5.33%

6.0 Policy Premium	Amount (₹)
6.1 First Time	12,101,422.00
6.2 Addition	160,753.00
6.3 Deletion	174,021.00
6.4 Total Premium	12,088,154.00
6.5 Earned Premium (EP)	12,088,154.00

Premium details made available and updated in our system as on report date is Rs. 12,088,154.00 (Refer Annexure for Policy & Endorsement wise details)
Based on Total Incurred Amount as shown above, ICR works out to 99.86% on the Total Premium and 99.86% 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
2106012822P107327288	12,088,154.00	12,088,154.00	4,183
Total	12,088,154.00	12,088,154.00	4,183

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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
2106012822P107327288	1	3,747.00	33	401,451.00	99	349,154.00	9	65,544.00
Total	1	3,747.00	33	401,451.00	99	349,154.00	9	65,544.00

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Distribution Across Providers (In-Patient Claims)

Hospital Name	Approved Amount (₹)	% Approved Amount	Claim Count	%Claim Count
Other	6,766,397	56.05%	158	69.30%
Bhagwan Mahavir Medica Superspecialty Hospital	1,133,778	9.39%	17	7.46%
Santevita Hospital	697,145	5.78%	7	3.07%
Alam Hospital And Research Centre	541,674	4.49%	5	2.19%
Samford Hospital	500,495	4.15%	12	5.26%
Rani Hospital	469,516	3.89%	6	2.63%
Christian Medical College	448,627	3.72%	3	1.32%
Hill View Hospital And Research Centre	400,861	3.32%	8	3.51%
Paras Hec Hospital	392,939	3.26%	3	1.32%
Firoz Memorial Charitable Hospital	374,865	3.11%	5	2.19%
Curie Abdur Razzaque Ansari Cancer Institute	344,912	2.86%	4	1.75%
Total	12,071,209	100.00%	228	100.00%

Ailment Group wise Summary (In-Patient Claims)

Ailment name	Approved Amount (₹)	% Approved Amount	Claim Count	%Claim Count
Other	2,643,238	21.90%	78	34.21%
INFECTIOUS DISEASES (BACTERIAL / VIRAL / Others)	1,486,753	12.32%	29	12.72%
INJURIES / FRACTURES / DISLOCATIONS	1,145,863	9.49%	18	7.89%
NEUROLOGICAL & CEREBROVASCULAR DISORDERS	1,046,441	8.67%	8	3.51%
CARDIAC DISORDERS	1,017,166	8.43%	8	3.51%
DISORDERS OF THE GASTROINTESTINAL SYSTEM	1,005,701	8.33%	22	9.65%
CAESAREAN SECTION	985,925	8.17%	20	8.77%
CANCER	938,237	7.77%	16	7.02%
Others	823,563	6.82%	12	5.26%
DISORDERS OF BLOOD VESSELS	499,213	4.14%	10	4.39%
GYNECOLOGICAL DISORDERS	479,109	3.97%	7	3.07%
Total	12,071,209	100.00%	228	100.00%

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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	94	41.23%	5,755,383	47.68%
b) Spouse	94	41.23%	4,390,856	36.37%
c) Child	40	17.54%	1,924,970	15.95%
Total	228	100.00%	12,071,209	100.00%

Age Wise Summary (In-Patient Claims)

Age Band Bucket	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) 0-5	9	3.95%	354,278	2.93%
b) 6-10	8	3.51%	354,387	2.94%
c) 11-15	3	1.32%	164,892	1.37%
d) 16-20	9	3.95%	488,542	4.05%
e) 21-25	6	2.63%	287,308	2.38%
f) 26-30	13	5.70%	543,663	4.50%
g) 31-35	16	7.02%	777,468	6.44%
h) 36-40	28	12.28%	1,407,320	11.66%
i) 41-45	39	17.11%	1,967,521	16.30%
j) 46-50	30	13.16%	1,525,937	12.64%
k) 51-55	33	14.47%	2,267,743	18.79%
l) 56-60	13	5.70%	813,000	6.74%
m) 61-65	12	5.26%	699,000	5.79%
p) Not classified	9	3.95%	420,150	3.48%
Total	228	100.00%	12,071,209	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	49	52.13%	3,696,554	64.23%
b) 2	22	23.40%	1,147,438	19.94%
c) 3	6	6.38%	430,153	7.47%
d) 4	8	8.51%	181,238	3.15%
i) 9	9	9.57%	300,000	5.21%
Total	94	100.00%	5,755,383	100.00%

Utilization Report for Dependents (In-Patient Claims)

No. of Claims	Beneficiaries Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) 1	83	61.94%	4,500,089	71.25%
b) 2	30	22.39%	924,171	14.63%
c) 3	15	11.19%	591,566	9.37%
f) 6	6	4.48%	300,000	4.75%
Total	134	100.00%	6,315,826	100.00%

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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	10	8.93%	164,388	2.09%
c) 30,000	15	13.39%	373,794	4.75%
d) 40,000	20	17.86%	697,162	8.86%
e) 50,000	15	13.39%	644,777	8.20%
f) 60,000	12	10.71%	689,833	8.77%
g) 70,000	15	13.39%	904,452	11.50%
h) 80,000	1	0.89%	76,530	0.97%
j) 1,00,000	2	1.79%	192,030	2.44%
k) 2,00,000	14	12.50%	1,931,224	24.55%
l) 3,00,000	8	7.14%	2,193,555	27.88%
Total	112	100.00%	7,867,745	100.00%

Distribution Across Amount Bands (In-Patient Reimbursement Claims)

Amount Band Bucket	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) 10,000	20	17.24%	125,024	2.97%
b) 20,000	27	23.28%	405,845	9.66%
c) 30,000	11	9.48%	266,812	6.35%
d) 40,000	12	10.34%	420,496	10.00%
e) 50,000	9	7.76%	412,241	9.81%
f) 60,000	9	7.76%	493,696	11.74%
g) 70,000	12	10.34%	746,840	17.77%
h) 80,000	6	5.17%	442,352	10.52%
i) 90,000	7	6.03%	598,090	14.23%
j) 1,00,000	2	1.72%	188,317	4.48%
k) 2,00,000	1	0.86%	103,751	2.47%
Total	116	100.00%	4,203,464	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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