



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

Claims Analysis Report

Report as on: Friday, September 27, 2024

This report has been generated for the following policies:

Policy Number	Policy Holder	Policy Start Date	Policy End Date
2106002823P110633996	Birla Institute Of Technology MESRA_Top_Up	October 26, 2023	October 25, 2024



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	26	40.00%	708,762	17.63%	483,159	22.04%
1.2 Ready For Payment	2	3.08%	87,234	2.17%	62,102	2.83%
1.3 In Process	0	0.00%	0	0.00%		0.00%
1.4 Denied	2	3.08%	137,064	3.41%		0.00%
1.5 Denied-Documents Shortfall	0	0.00%	0	0.00%		0.00%
Total	30	46.15%	933,060	23.22%	545,261	24.88%
2.0 Cashless						
2.1 Paid	30	46.15%	2,783,009	69.24%	1,555,381	70.96%
2.2 Ready For Payment	1	1.54%	15,233	0.38%	12,904	0.59%
2.3 In Process	2	3.08%	159,333	3.96%	78,301	3.57%
2.4 Denied	1	1.54%	103,745	2.58%		0.00%
2.5 Denied-Documents Shortfall	1	1.54%	24,750	0.62%		0.00%
Total	35	53.85%	3,086,070	76.78%	1,646,586	75.12%
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	65	100.00%	4,019,130	100.00%	2,191,847	100.00%

4.0 By Claim Status	Claim Count	% Claim Count	Claim Amount (₹)	% Claim Amount	Incurred Amount (₹)	%Incurred Amount
4.1 Paid	56	86.15%	3,491,771	86.88%	2,038,540	93.01%
4.2 Ready For Payment	3	4.62%	102,467	2.55%	75,006	3.42%
4.3 In Process	2	3.08%	159,333	3.96%	78,301	3.57%
4.4 Denials	4	6.15%	265,559	6.61%		0.00%
Total	65	100.00%	4,019,130	100.00%	2,191,847	100.00%

5.0 Policy Lives	Count
5.1 At Inception & Addition	1,293
5.1.1 At Inception	1,202
5.1.2 Addition	91
5.2 Deletion	0
5.3 Current Lives	1,293

5.4 IPD Claim Count
61

5.5 Percentage of Claims per 100 Lives
4.72%

6.0 Policy Premium	Amount (₹)
6.1 First Time	1,799,656.00
6.2 Addition	129,449.00
6.3 Deletion	0.00
6.4 Total Premium	1,929,105.00
6.5 Earned Premium (EP)	1,776,252.42

Premium details made available and updated in our system as on report date is Rs. 1,929,105.00 (Refer Annexure for Policy & Endorsement wise details)
Based on Total Incurred Amount as shown above, ICR works out to 113.62% on the Total Premium and 123.40% 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
2106002823P110633996	1,929,105.00	1,776,252.42	1,293
Total	1,929,105.00	1,776,252.42	1,293

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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
2106002823P110633996	0	0.00	7	553,659.00	21	88,947.00	0	0.00
Total	0	0.00	7	553,659.00	21	88,947.00	0	0.00

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Distribution Across Providers (In-Patient Claims)

Hospital Name	Approved Amount (₹)	% Approved Amount	Claim Count	%Claim Count
Utkal Healthcare Private Limited	466,440	22.07%	13	22.03%
Orchid Medical Centre Pvt Ltd	321,985	15.23%	14	23.73%
Curie Abdur Razzaque Ansari Cancer Institute	300,001	14.19%	2	3.39%
Bhagwan Mahavir Medica Superspecialty Hospital	208,795	9.88%	13	22.03%
Medanta Abdur Razzaque Ansari Weavers Hospital	194,120	9.18%	5	8.47%
Rajiv Gandhi Cancer Institute And Research Centre	144,200	6.82%	1	1.69%
Rukmani Birla Hospital (Unit Of Cmri)	112,062	5.30%	2	3.39%
Ilis Hospitals Salt Lake	108,427	5.13%	2	3.39%
Apollo Hospitals	102,848	4.87%	3	5.08%
Santevita Hospital	85,044	4.02%	2	3.39%
Other	69,624	3.29%	2	3.39%
Total	2,113,546	100.00%	59	100.00%

Ailment Group wise Summary (In-Patient Claims)

Ailment name	Approved Amount (₹)	% Approved Amount	Claim Count	%Claim Count
CANCER	1,132,340	53.58%	30	50.85%
DISORDERS OF THE KIDNEY	405,379	19.18%	18	30.51%
DISORDERS OF THE GASTROINTESTINAL SYSTEM	219,153	10.37%	3	5.08%
CARDIAC DISORDERS	112,062	5.30%	2	3.39%
DISORDERS OF THE MUSCULOSKELTAL SYSTEM	102,848	4.87%	3	5.08%
CATARACT	56,720	2.68%	1	1.69%
GYNECOLOGICAL DISORDERS	44,131	2.09%	1	1.69%
CAESAREAN SECTION	40,913	1.94%	1	1.69%
Total	2,113,546	100.00%	59	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	23	38.98%	900,248	42.59%
b) Spouse	36	61.02%	1,213,298	57.41%
Total	59	100.00%	2,113,546	100.00%

Age Wise Summary (In-Patient Claims)

Age Band Bucket	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
f) 26-30	2	3.39%	85,044	4.02%
h) 36-40	18	30.51%	606,554	28.70%
i) 41-45	4	6.78%	247,048	11.69%
j) 46-50	15	25.42%	332,425	15.73%
k) 51-55	2	3.39%	300,001	14.19%
l) 56-60	4	6.78%	220,489	10.43%
m) 61-65	14	23.73%	321,985	15.23%
Total	59	100.00%	2,113,546	100.00%

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Utilization Report for Employees (In-Patient Claims)

No. of Claims	Beneficiaries Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) 1	2	8.70%	254,926	28.32%
b) 2	4	17.39%	220,489	24.49%
c) 3	3	13.04%	102,848	11.42%
k) Above 10	14	60.87%	321,985	35.77%
Total	23	100.00%	900,248	100.00%

Utilization Report for Dependents (In-Patient Claims)

No. of Claims	Beneficiaries Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) 1	3	8.33%	141,764	11.68%
b) 2	2	5.56%	300,001	24.73%
d) 4	4	11.11%	83,394	6.87%
k) Above 10	27	75.00%	688,139	56.72%
Total	36	100.00%	1,213,298	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
a) 10,000	7	22.58%	22,117	1.41%
b) 20,000	8	25.81%	125,335	7.99%
c) 30,000	5	16.13%	130,320	8.31%
d) 40,000	1	3.23%	32,579	2.08%
e) 50,000	2	6.45%	85,044	5.42%
f) 60,000	1	3.23%	57,939	3.69%
j) 1,00,000	1	3.23%	91,360	5.83%
k) 2,00,000	4	12.90%	517,329	32.99%
l) 3,00,000	2	6.45%	506,262	32.28%
Total	31	100.00%	1,568,285	100.00%

Distribution Across Amount Bands (In-Patient Reimbursement Claims)

Amount Band Bucket	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) 10,000	12	42.86%	41,567	7.62%
b) 20,000	6	21.43%	81,117	14.88%
c) 30,000	2	7.14%	43,366	7.95%
d) 40,000	4	14.29%	145,565	26.70%
f) 60,000	3	10.71%	165,573	30.37%
g) 70,000	1	3.57%	68,073	12.48%
Total	28	100.00%	545,261	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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