



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
2106002823P109615720	Birla Institute Of Technology MESRA_Student	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	2	15.38%	262,254	32.81%	100,000	22.66%
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	7.69%	22,084	2.76%		0.00%
1.5 Denied-Documents Shortfall	0	0.00%	0	0.00%		0.00%
Total	3	23.08%	284,338	35.57%	100,000	22.66%
2.0 Cashless						
2.1 Paid	8	61.54%	427,178	53.44%	270,403	61.27%
2.2 Ready For Payment	2	15.38%	87,815	10.99%	70,899	16.07%
2.3 In Process	0	0.00%	0	0.00%		0.00%
2.4 Denied	0	0.00%	0	0.00%		0.00%
2.5 Denied-Documents Shortfall	0	0.00%	0	0.00%		0.00%
Total	10	76.92%	514,993	64.43%	341,302	77.34%
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	13	100.00%	799,331	100.00%	441,302	100.00%

4.0 By Claim Status	Claim Count	% Claim Count	Claim Amount (₹)	% Claim Amount	Incurred Amount (₹)	%Incurred Amount
4.1 Paid	10	76.92%	689,432	86.25%	370,403	83.93%
4.2 Ready For Payment	2	15.38%	87,815	10.99%	70,899	16.07%
4.3 In Process	0	0.00%	0	0.00%		0.00%
4.4 Denials	1	7.69%	22,084	2.76%		0.00%
Total	13	100.00%	799,331	100.00%	441,302	100.00%

5.0 Policy Lives	Count
5.1 At Inception & Addition	8,156
5.1.1 At Inception	7,934
5.1.2 Addition	222
5.2 Deletion	0
5.3 Current Lives	8,156

5.4 IPD Claim Count
12

5.5 Percentage of Claims per 100 Lives
0.15%

6.0 Policy Premium	Amount (₹)
6.1 First Time	317,360.00
6.2 Addition	4,440.00
6.3 Deletion	0.00
6.4 Total Premium	321,800.00
6.5 Earned Premium (EP)	296,302.19

Premium details made available and updated in our system as on report date is Rs. 321,800.00 (Refer Annexure for Policy & Endorsement wise details)
Based on Total Incurred Amount as shown above, ICR works out to 137.14% on the Total Premium and 148.94% 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
2106002823P109615720	321,800.00	296,302.19	8,156
Total	321,800.00	296,302.19	8,156

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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
2106002823P109615720	0	0.00	0		11	20,000.00	11	32,571.00
Total	0	0.00	0		11	20,000.00	11	32,571.00

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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	298,198	67.57%	9	75.00%
Hill View Hospital And Research Centre	50,000	11.33%	1	8.33%
Paras Hec Hospital	50,000	11.33%	1	8.33%
Amri Hospitals	43,104	9.77%	1	8.33%
Total	441,302	100.00%	12	100.00%

Ailment Group wise Summary (In-Patient Claims)

Ailment name	Approved Amount (₹)	% Approved Amount	Claim Count	%Claim Count
INJURIES / FRACTURES / DISLOCATIONS	268,662	60.88%	6	50.00%
DISORDERS OF THE RESPIRATORY SYSTEM	43,104	9.77%	1	8.33%
DISORDERS OF THE GASTROINTESTINAL SYSTEM	40,026	9.07%	2	16.67%
DISORDERS OF THE MUSCULOSKELTAL SYSTEM	37,266	8.44%	1	8.33%
NEUROLOGICAL & CEREBROVASCULAR DISORDERS	29,373	6.66%	1	8.33%
INFECTIOUS DISEASES (BACTERIAL / VIRAL / Others)	22,871	5.18%	1	8.33%
Total	441,302	100.00%	12	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	12	100.00%	441,302	100.00%
Total	12	100.00%	441,302	100.00%

Age Wise Summary (In-Patient Claims)

Age Band Bucket	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
d) 16-20	5	41.67%	189,509	42.94%
e) 21-25	5	41.67%	189,319	42.90%
f) 26-30	1	8.33%	43,104	9.77%
g) 31-35	1	8.33%	19,370	4.39%
Total	12	100.00%	441,302	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	12	100.00%	441,302	100.00%
Total	12	100.00%	441,302	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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Distribution Across Amount Bands (In-Patient Cashless Claims)

Amount Band Bucket	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
b) 20,000	1	10.00%	19,370	5.68%
c) 30,000	3	30.00%	72,900	21.36%
d) 40,000	3	30.00%	105,929	31.04%
e) 50,000	2	20.00%	93,103	27.28%
f) 60,000	1	10.00%	50,000	14.65%
Total	10	100.00%	341,302	100.00%

Distribution Across Amount Bands (In-Patient Reimbursement Claims)

Amount Band Bucket	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
f) 60,000	2	100.00%	100,000	100.00%
Total	2	100.00%	100,000	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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