

FROM NL- 47

Profile & Performance of Health Insurance, Personal Accident and Travel Insurance Products during the FY 2021-22

(Note: details of all Health, PA & Travel Insurance products approved by end of the FY to be provided)

S.N	UIN	Name of the Product	No. of Lives Insured	Date of Launch (DD-MM-YYYY)	Incurred Claims Ratio (ICR)	Combined Ratio (CR)	% age of Claims Settled (in terms of number of claims)	% age of Claims Repudiated (in terms of number of claims)	No. Of Complaints Received	No. Of Complaints Resolved	% of policies renewed out of total no. Of policies due for renewal	Age-wise distribution of Policies (classification of policies based on the age of the policy)					Total No. Of Policies
												No of Policies in its 1st Year	No of Policies completed 1 year and more than 1 years and less than 3 years	No of Policies completed 3 years not more than 3 years	No of Policies completed 5 years or more than 5 years But less than 10 years	No of Policies completed 10 years and more than 10 years	
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q+r+s+t+u+v	
1	UNIHLP08002V020708	Aapat Suraksha Bima Policy	1	30-Sep-2013	-3.4%	33.8%	0.00%	0.00%	0	0	2.8789273	8102	0	0	0	0	8102
2	UNIPAP08006V020708	Individual Accident Policy	2014	17-Oct-2013	4735.6%	4681.6%	33.33%	0.00%	3	3	17.4182871	51099	0	0	0	0	51099
3	UNIPAGP21145V022021	Group Personal Accident Insurance	11995102	1-Nov-2021	37.3%	53.8%	33.56%	9.59%	5	5	9.51398441	15855	0	0	0	0	15855
4	UNIHLP211355V022021	Group Health Insurance Policy	4633513	1-Nov-2021	106.7%	133.8%	67.15%	28.10%	711	711	17.0775437	24432	1	0	0	0	24433
5	UNITOP21251V032021	Travel Insurance Policy	52	30-Sep-2013	-171.1%	-150.1%	40.00%	40.00%	0	0	20.5426357	384	0	0	0	0	384
6	UNIPAGP09002V020809	Janata Personal Accident Insurance	43878980	2-Jul-2013	129.6%	133.1%	40.82%	15.46%	0	0	4.66110389	22146	7498	25667	7373	0	62684
7	UNIPAGP10003V020910	Janata Personal Accident Insurance Policy(Long Term)	0	2-Jul-2013	NA	NA	100.00%	0.00%	0	0	0.06494109	262	1630	8903	0	0	10795
8	UNIHLP14004V011314	Critical Illness Insurance Policy	209	21-Mar-2014	0.0%	24.7%	0.00%	100.00%	0	0	51.2658228	616	26	10	0	0	652
9	UNIHLP14005V011314	Hospital Cash Insurance Policy	235	27-Apr-2014	184.1%	212.7%	87.50%	10.00%	0	0	45.3703704	684	2	12	0	0	698
10	UNIHLP21412V022021	Senior Citizen Health Insurance Policy	16	1-Oct-2020	34.6%	75.6%	100.00%	0.00%	0	0	100	2	0	0	0	0	2
11	UNIHLP21409V022021	Complete Healthcare Insurance	243082	1-Oct-2020	149.9%	177.6%	78.15%	18.19%	367	367	52.5980287	364414	8222	4699	0	0	377335
12	UNITIDP13001V011213	Domestic Travel Insurance	0	30-May-2014	NA	NA	0.00%	0.00%	0	0	0	0	0	0	0	0	0
13	UNIHLP14006V011314	Pravasi Bhatiya Bima Yojana	0	1-Jan-2015	NA	NA	0.00%	0.00%	0	0	0	0	0	0	0	0	0
14	UNIHLP14008V011314	Swarna Gramin Bima Yojana(Individual)	0	1-Jan-2015	NA	NA	0.00%	0.00%	0	0	0	0	0	0	0	0	0
15	UNIHLP14002V011314	Swarna Gramin Bima Yojana(Group)	0	1-Jan-2015	NA	NA	0.00%	0.00%	0	0	0	0	0	0	0	0	0
16	UNIHLP14001V011314	Surva Vidharthi Bima Yojana	0	1-Jan-2015	NA	NA	0.00%	0.00%	0	0	0	0	0	0	0	0	0
17	UNIPAGP16001V011516	Pradhanmantri Suraksha Bima Yojana	7304000	14-Sep-2015	247.3%	303.4%	60.87%	29.75%	0	0	0	0	0	0	0	0	0
18	UNIHLP21411V032021	IOB Health Care Plus Policy	102612	1-Oct-2020	155.9%	182.9%	81.43%	14.61%	52	52	48.2420086	585925	2	10	0	0	585937
19	UNIHLP2139V032122	Loan Secure Insurance Policy	12526	30-Apr-2019	5.1%	32.9%	10.00%	26.67%	3	3	4.62617778	40189	12508	14847	0	0	67544
20	UNIHMP19099V011819	Saral Suraksha Bima (Micro Insurance)	39132	30-May-2019	1.0%	25.1%	0.00%	0.00%	0	0	16.0701046	81173	0	0	0	0	81173
21	UNIHLP21413V022021	Super Healthcare Insurance	4115	1-Oct-2021	13.5%	42.5%	17.74%	80.65%	1	1	42.7220179	2811	48	32	0	0	2881
22	UNIHLP20171V011920	Arogya Sanjeevani Policy,Universal Sampo General Insurance Company	4778	1-May-2021	30.2%	58.0%	51.22%	43.90%	1	1	9.78968453	9505	0	0	0	0	9505
23	UNIHLP21410V032021	Indian Bank Health Care Plus	53765	1-Oct-2020	169.1%	195.7%	80.66%	15.67%	20	20	10.4110311	426056	1	0	0	0	426057
24	UNIHLP21057V012021	Covid 19 Group Health Policy	21888	1-Jul-2020	29.0%	57.3%	63.03%	36.23%	4	4	0	299	0	0	0	0	299
25	UNIHLP21104V012021	Corona Rakshak Policy	205	10-Jul-2020	477.4%	507.6%	22.84%	68.68%	89	89	0	42922	0	0	0	0	42922
26	UNIHLP21102V012021	Corona Kavach Policy	610	10-Jul-2020	228.1%	254.9%	50.00%	50.00%	7	7	0	21198	0	0	0	0	21198
27	UNIHLP21508V022021	K Bank Health Care Plus	58021	1-Oct-2020	143.4%	171.6%	75.14%	21.67%	6	6	48.906334	102577	0	0	0	0	102577
28	UNIPAP21630V012021	Saral Suraksha Bima, Universal Sampo General Insurance Company Ltd	0	30-Sep-2021	NA	NA	14.29%	28.57%	0	0	0	0	0	0	0	0	0
29	UNIHLP21643V012021	Universal Sampo General Insurance Company, Group Mashak Rakshak	0	30-Sep-2021	NA	NA	0.00%	0.00%	0	0	0	0	0	0	0	0	0
30	UNIHLP22074V012122	Group Credit Protection Policy	9012	1-Dec-2021	5.9%	26.0%	0.00%	0.00%	0	0	0	3446	1301	2327	0	0	7074
31	UNIHLP22161V012122	Group Hospital Cash Policy	0	NA	NA	NA	0.00%	0.00%	0	0	0	0	0	0	0	0	0
32	IRDA/NL-HT/CS/54/2014-15	CSC - Individual Accident Policy	35341	09-Mar-15	72.8%	65.4%	0.00%	50.00%	0	0	0	53793	17	0	0	0	53810
33	UNIHLP18001V011718	CSC - Complete Healthcare Insurance	126	28-Jun-17	185.9%	196.4%	52.94%	47.06%	5	5	23.3898305	401	0	0	0	0	401
34	UNITIDP18002V011718	CSC - Domestic Travel Insurance	0	28-Jun-17	NA	NA	0.00%	0.00%	0	0	0	0	0	0	0	0	0
35	UNIHLP18003V011718	CSC - Hospital Cash Insurance	2	28-Jun-17	5.1%	42.3%	0.00%	0.00%	0	0	0	56	0	0	0	0	56
36	UNIHLP18005V011718	CSC - Senior Citizen Health Insurance Policy	4	28-Jun-17	5.5%	75.2%	0.00%	0.00%	0	0	0	3	0	0	0	0	3
37	UNIPAP08006V020708	POS - Individual Accident Policy	65	14-Oct-16	-35.7%	-88.5%	0.00%	0.00%	0	0	17.4182871	51099	0	0	0	0	51099
38	UNITOP09003V020809	POS - Travel Insurance Policy	0	14-Oct-16	NA	NA	0.00%	0.00%	0	0	0	0	0	0	0	0	0
39	UNIHLP14005V011314	POS - Hospital Cash Insurance Policy	10	14-Oct-16	3.9%	35.3%	0.00%	0.00%	0	0	45.3703704	684	2	12	0	0	698
40	UNIHLP14004V011314	POS - Critical Illness Insurance Policy	1	14-Oct-16	-0.4%	20.2%	0.00%	0.00%	0	0	51.2658228	616	26	10	0	0	652
41	UNIPAGP16001V011516	POS - Pradhan Mantri Suraksha Bima Yojana	0	14-Oct-16	NA	NA	0.00%	0.00%	0	0	0	43	0	0	0	0	43
42	UNIHLP21409V022021	Pos - Complete Healthcare Insurance	6756	27-Nov-17	151.7%	182.1%	0.00%	0.00%	8	8	52.5980287	364414	8222	4699	0	0	377335
43	UNIHLP21412V022021	Pos - Senior Citizen Health Insurance Policy	1	27-Nov-17	NA	NA	0.00%	0.00%	0	0	100	2	0	0	0	0	2

Note : Consider Paid claims for % of Claims Settlement.
Consider Repudiated & Closed claims for % of Claims Repudiated.