

FROM NL- 47

Profile & Performance of Health Insurance, Personal Accident and Travel Insurance Products during the FY 2022-23.

(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 but Less than 5 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=l+m+n+o+p	
1	UNIHLIP08002V020708	Aapat Suraksha Bima Policy	1	30-09-2013	-0.28%	28.76%	-	-	-	-	100.00%	1	1	-	-	2	
2	UNIPAI08006V020708	Individual Accident Policy	940	17-10-2013	106.15%	-40.69%	80.84%	3.23%	4	4	33.83%	3,240	1,096	-	-	4336	
3	UNIPAGP21145V022021	Group Personal Accident Insurance	45540599	01-11-2021	23.45%	52.86%	67.52%	11.97%	48	48	4.63%	735	34	-	-	769	
4	UNIHLGP21355V022021	Group Health Insurance Policy	5608924	01-11-2021	96.84%	118.61%	95.73%	9.12%	318	318	3.15%	1,300	41	-	-	1341	
5	UNITIOP21251V032021	Travel Insurance Policy	206	30-09-2013	203.45%	-104.98%	50.00%	-	-	-	-	-	-	-	-	-	
6	UNIPAGP09002V020809	Janata Personal Accident Insurance	304654	02-07-2013	-55.43%	-31.80%	54.08%	13.86%	-	-	-	-	-	-	-	-	
7	UNIPAGP10003V020910	Janata Personal Accident Insurance Policy(Long Term)	26161	02-07-2013	16.45%	61.40%	-	-	-	-	3.19%	8,253	263	-	-	8516	
8	UNIHLIP14004V011314	Critical Illness Insurance Policy	135	21-03-2014	161.60%	198.47%	50.00%	-	-	-	-	-	-	-	-	-	
9	UNIHLIP14005V011314	Hospital Cash Insurance Policy	88	27-04-2014	179.90%	218.35%	100.00%	14.29%	1	1	-	-	-	-	-	-	
10	UNIHLIP21412V022021	Senior Citizen Health Insurance Policy	13	01-10-2020	287.82%	356.37%	85.71%	-	-	-	-	-	-	-	-	-	
11	UNIHLIP21409V022021	Complete Healthcare Insurance	119011	01-10-2020	134.28%	186.87%	96.63%	7.65%	449	449	36.68%	2,361	866	-	-	3227	
12	UNITIDP13001V011213	Domestic Travel Insurance	-	30-05-2014	NA	NA	-	-	-	-	-	-	-	-	-	-	
13	UNIHLIP14006V011314	Pravasi Bhartiya Bima Yojana	-	01-01-2015	NA	NA	-	-	-	-	-	-	-	-	-	-	
14	UNIHLIP14008V011314	Swarna Gramin Bima Yojana(Individual)	-	01-01-2015	NA	NA	-	-	-	-	-	-	-	-	-	-	
15	UNIHLGP14002V011314	Swarna Gramin Bima Yojana(Group)	-	01-01-2015	NA	NA	-	-	-	-	-	-	-	-	-	-	
16	UNIHLGP14001V011314	Surva Vidarthi Bima Yojana	-	01-01-2015	NA	NA	-	-	-	-	-	-	-	-	-	-	
17	UNIPAGP16001V011516	Pradhanmantri Suraksha Bima Yojana	6023589	14-09-2015	NA	NA	-	-	-	-	-	-	-	-	-	-	
18	UNIHLIP21411V032021	IOB Health Care Plus Policy	88254	01-10-2020	138.46%	198.13%	96.46%	4.22%	33	33	85.31%	33,478	28,560	-	-	62038	
19	UNIHLIP2139V032122	Loan Secure Insurance Policy	10788	30-04-2019	-19.22%	26.86%	50.68%	43.84%	3	3	-	432	-	-	-	432	
20	UNIHMP19099V011819	Saral Suraksha Bima (Micro Insurance)	-	30-05-2019	NA	NA	-	-	-	-	-	1,348	-	-	-	1348	
21	UNIHLIP21413V022021	Super Healthcare Insurance	3893	01-10-2021	5.38%	60.39%	100.00%	22.22%	1	1	75.80%	1,372	1,040	-	-	2412	
22	UNIHLIP20171V011920	Arogya Sanjeevani Policy,Universal Sompo General Insurance Company	3219	01-05-2021	57.42%	111.57%	95.10%	15.20%	4	4	-	-	-	-	-	-	
23	UNIHLIP21410V032021	Indian Bank Health Care Plus	49078	01-10-2020	137.61%	188.75%	95.94%	5.97%	19	19	53.55%	22,365	11,976	-	-	34341	
24	UNIHLGP21057V012021	Covid 19 Group Health Policy	4014	01-07-2020	-5.20%	9.40%	80.00%	-	-	-	-	-	-	-	-	-	
25	UNIHLIP21104V012021	Corona Rakshak Policy	20	10-07-2020	31360.78%	31379.80%	34.07%	4.44%	26	26	-	-	-	-	-	-	
26	UNIHLIP21102V012021	Corona Kavach Policy	30	10-07-2020	304.29%	318.42%	25.00%	-	1	1	-	-	-	-	-	-	
27	UNIHLIP21508V022021	K Bank Health Care Plus	51952	01-10-2020	139.71%	189.21%	97.23%	7.31%	9	9	77.55%	18,987	14,725	-	-	33712	
28	UNIPAI21630V012021	Saral Suraksha Bima, Universal Sompo General Insurance Company Ltd	43104	30-09-2021	0.63%	60.52%	-	-	-	-	-	-	-	-	-	-	
29	UNIHLGP21643V012021	Universal Sompo General Insurance Company, Group Mashak Rakshak	-	30-09-2021	NA	NA	-	-	-	-	-	-	-	-	-	-	
30	UNIHLGP22074V012122	Group Credit Protection Policy	30327	01-12-2021	0.63%	152.12%	25.00%	-	-	-	-	5,207	-	-	-	5207	
31	UNIHLGP22161V012122	Group Hospital Cash Policy	-	NA	NA	NA	-	-	-	-	-	-	-	-	-	-	
32	IRDA/NL-HLT/CSC/54/2014-15	CSC - Individual Accident Policy	53606	09-03-2015	0.24%	35.44%	-	-	-	-	-	-	-	-	-	-	
33	UNIHLIP18001V011718	CSC - Complete Healthcare Insurance	30	28-06-2017	146.97%	171.49%	83.33%	-	5	5	-	-	-	-	-	-	
34	UNITIDP18002V011718	CSC - Domestic Travel Insurance	-	28-06-2017	NA	NA	-	-	-	-	-	-	-	-	-	-	
35	UNIHLIP18003V011718	CSC - Hospital Cash Insurance	1	28-06-2017	-0.43%	41.87%	-	-	-	-	34.45%	119	41	-	-	160	
36	UNIHLIP18005V011718	CSC - Senior Citizen Health Insurance Policy	-	28-06-2017	-8.07%	-8.07%	-	-	-	-	75.00%	16	12	-	-	28	
37	UNIPAI08006V020708	POS - Individual Accident Policy	90	14-10-2016	0.50%	-112.95%	80.84%	3.23%	-	-	30.33%	2,206	669	-	-	2875	
38	UNITIOP09003V020809	POS - Travel Insurance Policy	-	14-10-2016	NA	NA	-	-	-	-	-	147	-	-	-	147	
39	UNIHLIP14005V011314	POS - Hospital Cash Insurance Policy	-	14-10-2016	138.22%	138.22%	100.00%	14.29%	-	-	-	-	-	-	-	-	
40	UNIHLIP14004V011314	POS - Critical Illness Insurance Policy	1	14-10-2016	-0.50%	289.09%	50.00%	-	-	-	62.86%	105	66	-	-	171	
41	UNIPAGP16001V011516	POS - Pradhan Mantri Suraksha Bima Yojana	-	14-10-2016	NA	NA	-	-	-	-	-	-	-	-	-	-	
42	UNIHLIP21409V022021	PoS - Complete Healthcare Insurance	3128	27-11-2017	139.74%	169.91%	96.63%	7.65%	2	2	-	-	-	-	-	-	
43	UNIHLIP21412V022021	PoS - Senior Citizen Health Insurance Policy	-	27-11-2017	NA	NA	85.71%	-	-	-	-	-	-	-	-	-	
44	UNIHLIP23125V012223	A Plus Health Insurance	3	23-11-2022	48.82%	167.45%	93.02%	4.65%	-	-	-	-	-	-	-	-	
45	UNIHLIP23200V012223	Saksham Bima, USGI	-	12-04-2023	NA	NA	-	-	-	-	-	-	-	-	-	-	
46	UNIHLGP24014V012324	Labour Wage Compensation Insurance Policy	-	04-05-2023	NA	NA	-	-	-	-	-	-	-	-	-	-	

Note: The above data shall be disclosed by insurer as part of their Public Disclosure for 4th quarter only.

1 Settlement ratio and Repudiation Ratio calculated by Settled Claims Numbers or Repudiated Claim Numbers / (Opening Outstanding Claim Numbers + Reported Claims)

2 Repudiated Claim Ratio does not include Closed Claim Numbers.