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Profile & Performance of Health Insurance, Personal Accident and Travel Insurance Products during the FY 2023-24.

(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)					
												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 5years or more than 5 years But less than 10 years	No of Policies completed 10 years and more than 10 years	Total No. Of Policies
	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	-	30-Sep-2013	0.00%	0.71%	0.00%	0.00%	-	-	-	2	-	-	-	-	2
2	UNIPAIP08006V020708	Individual Accident Policy	702	17-Oct-2013	96.32%	25.22%	80.03%	3.03%	2	2	-	168	1	-	-	-	169
3	UNIPAGP24142V032324	Group Personal Accident Insurance	2,56,47,903	31-Dec-2023	81.06%	62.98%	34.53%	7.31%	12	12	-	15	-	-	-	-	15
4	UNIHLGP24027V032324	Group Health Insurance Policy	61,69,838	5-Jun-2024	100.86%	133.03%	96.89%	1.71%	109	109	7.82%	4	-	-	-	-	4
5	UNITIOP21251V032021	Travel Insurance Policy	68	30-Sep-2013	-171.56%	-142.59%	100.00%	0.00%	-	-	-	2	-	-	-	-	2
6	UNIPAGP09002V020809	Janata Personal Accident Insurance	2,35,732	2-Jul-2013	-821.95%	-811.99%	64.68%	46.54%	11	11	-	26	9	82	5	-	122
7	UNIHLIP14004V011314	Critical Illness Insurance Policy	130	21-Mar-2014	43.21%	73.15%	100.00%	0.00%	-	-	83.10%	11	1	4	-	-	16
8	UNIHLIP14005V011314	Hospital Cash Insurance Policy	93	27-Apr-2014	180.80%	207.63%	86.67%	0.00%	-	-	75.00%	6	1	1	-	-	8
9	UNIHLIP21412V022021	Senior Citizen Health Insurance Policy	9	1-Oct-2020	88.18%	116.78%	100.00%	0.00%	-	-	75.00%	3	1	-	-	-	4
10	UNIHLIP23006V032223	Complete Healthcare Insurance	85,868	1-Oct-2020	206.24%	93.48%	95.83%	5.26%	202	202	62.14%	183	-	-	-	-	183
11	UNITIDP13001V011213	Domestic Travel Insurance	-	30-May-2014	NA	NA	0.00%	0.00%	-	-	-	1	-	-	-	-	1
12	UNIHLIP14006V011314	Pravasi Bhartiya Bima Yojana	-	1-Jan-2015	NA	NA	0.00%	0.00%	-	-	-	1	1	-	-	-	2
13	UNIHLIP14008V011314	Swarna Gramin Bima Yojana(Individual)	-	1-Jan-2015	NA	NA	0.00%	0.00%	-	-	-	65	-	-	-	-	65
14	UNIHLGP14002V011314	Swarna Gramin Bima Yojana(Group)	-	1-Jan-2015	NA	NA	0.00%	0.00%	-	-	-	1	-	-	-	-	1
15	UNIHLGP14001V011314	Surva Vidyarthi Bima Yojana	-	1-Jan-2015	NA	NA	0.00%	0.00%	-	-	-	1	-	-	-	-	1
16	UNIPAGP16001V011516	Pradhanmantri Suraksha Bima Yojana	80,25,087	14-Sep-2015	NA	NA	0.00%	0.00%	-	-	-	168	-	-	-	-	168
17	UNIHLIP25015V042425	IOB Health Care Plus Policy	85,716	14-May-2024	NA	NA	95.88%	3.33%	27	27	86.94%	69	1	2	-	-	72
18	UNIHLIP22139V032122	Loan Secure Insurance Policy	3,477	30-Apr-2019	NA	NA	28.79%	25.76%	-	-	6.53%	6,678	1,138	1,565	-	-	9,381
19	UNIHMIP19099V011819	Saral Suraksha Bima (Micro Insurance)	43,783	30-May-2019	3.10%	40.55%	0.00%	0.00%	-	-	4.71%	9	-	-	-	-	9
20	UNIHLIP21413V022021	Super Healthcare Insurance	4,627	1-Oct-2021	26.30%	56.25%	81.58%	10.53%	-	-	74.71%	6	6	11	-	-	23
21	UNIHLIP20171V011920	Arogya Sanjeevani Policy,Universal Sompo General Insurance Company	3,293	1-May-2021	99.25%	129.46%	94.57%	7.25%	2	2	35.43%	4,523	-	-	-	-	4,523
22	UNIHLIP25016V042425	Indian Bank Health Care Plus	42,231	14-May-2024	NA	NA	95.24%	4.21%	17	17	57.85%	9,540	-	-	-	-	9,540
23	UNIHLGP21057V012021	Covid 19 Group Health Policy	-	1-Jul-2020	NA	NA	66.67%	0.00%	-	-	-	13	-	-	-	-	13
24	UNIHLIP21104V012021	Corona Rakshak Policy	1	10-Jul-2020	168432.15%	168463.98%	41.67%	0.00%	3	3	-	41,820	-	-	-	-	41,820
25	UNIHLIP21102V012021	Corona Kavach Policy	7	10-Jul-2020	-905.11%	-888.92%	75.00%	0.00%	-	-	-	17,563	-	-	-	-	17,563
26	UNIHLIP21508V022021	K Bank Health Care Plus	42,423	1-Oct-2020	171.07%	202.95%	96.63%	5.56%	13	13	79.61%	715	-	-	-	-	715
27	UNIPAIP21630V012021	Saral Suraksha Bima, Universal Sompo General Insurance Company Ltd	-	30-Sep-2021	NA	NA	12.50%	0.00%	-	-	-	-	-	-	-	-	-
28	UNIHLGP21643V012021	Universal Sompo General Insurance Company, Group Mashak Rakshak	-	30-Sep-2021	NA	NA	0.00%	0.00%	-	-	-	-	-	-	-	-	-
29	UNIHLGP22074V012122	Group Credit Protection Policy	62,316	1-Dec-2021	5.26%	36.02%	61.54%	19.23%	1	1	-	1	13	7	5	-	26
30	UNIHLGP22161V012122	Group Hospital Cash Policy	-	22-Jul-2022	0.00%	34.09%	0.00%	0.00%	-	-	-	2,747	164	-	-	-	2,911
31	IRDA/NL-HLT/CSC/54/2014-15	CSC - Individual Accident Policy	16,713	09-Mar-15	0.00%	9.84%	0.00%	0.00%	-	-	-	-	-	-	-	-	-
32	UNITIDP18002V011718	CSC - Domestic Travel Insurance	-	28-Jun-17	NA	NA	0.00%	0.00%	-	-	-	6	-	-	-	-	6
33	UNIHLIP18003V011718	CSC - Hospital Cash Insurance	56	28-Jun-17	0.00%	31.53%	0.00%	0.00%	-	-	-	16	-	-	-	-	16
34	UNIHLIP18005V011718	CSC - Senior Citizen Health Insurance Policy	4	28-Jun-17	0.00%	31.19%	0.00%	0.00%	-	-	-	-	-	-	-	-	-
35	UNITIOP09003V020809	POS - Travel Insurance Policy	-	14-Oct-16	NA	NA	0.00%	0.00%	-	-	-	-	-	-	-	-	-
36	UNIHLIP23125V012223	A Plus Health Insurance	6,938	23-Nov-22	87.75%	118.50%	93.96%	16.78%	3	3	42.35%	133	26	147	-	-	306
37	UNIHLIP23200V012223	Saksham Bima, USGI	-	12-Apr-23	NA	NA	0.00%	0.00%	-	-	-	-	-	-	-	-	-
38	UNIHLGP24014V012324	Labour Wage Compensation Insurance Policy	-	04-May-23	NA	NA	0.00%	0.00%	-	-	-	-	-	-	-	-	-
39	UNITGDP24062V012324	Group Domestic Travel Insurance	-	13-Jul-23	NA	NA	0.00%	0.00%	-	-	-	-	-	-	-	-	-
40	UNIHLIP24104V012324	Muskaan	610	31-Oct-23	1.16%	22.38%	0.00%	0.00%	-	-	-	22	-	-	-	-	22
41	UNIHLIP24155V012324	Shakti Care Policy	-	24-Jan-24	NA	NA	0.00%	0.00%	-	-	-	-	-	-	-	-	-
42	UNITGOP24164V012324	Complete Travelcare Insurance	-	09-Feb-24	NA	NA	0.00%	0.00%	-	-	-	-	-	-	-	-	-