

FROM NL- 47

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

Version: 1  
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(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 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	UIIHLIP2409V052324	Family Medicare Policy	1117678	28-Sep-20	105%	134%	94%	11%	535	535	92%	41901	45031	80408	107234	117785	392359
2	UIIHLIP24089V052324	Individual Health Policy	637038	1-Oct-20	103%	131%	93%	11%	285	284	88%	13735	15784	31214	66103	232173	359009
3	UIIHLIP2187V032122	Super Top Up Medicare Policy	163978	1-Oct-20	57%	90%	91%	33%	22	22	94%	6642	17170	9748	24959	17499	76018
4	UIIHLIP20179V011920	Arogya Sanjeevani Policy	4503	6-Apr-20	66%	88%	90%	17%	14	14	64%	1289	225	568	0	0	2082
5	UIIHLIP24134V012324	Yuvaan Health Insurance Policy	2585	8-Jan-24	61%	80%	50%	0%	0	0	0%	1274	0	0	0	0	1274
6	IRDA/NL-HLT/UII/P-H/V.1/234/13-14	Uni Criticare Policy	1376	14-Feb-11	23%	58%	80%	30%	1	1	46%	67	281	168	531	47	1094
7	UIIHLIP23214V012223	Samaveshi Suraksha Policy	34	12-May-23	67%	86%	100%	0%	0	0	0%	34	0	0	0	0	34
8	UIIHLIP21085V012021	Corona Kavach Policy United India	0	10-Jul-20	-16381%	#DIV/0!	70%	46%	0	0	0%	0	0	0	0	0	0
9	UIIHLGP21251V022021	Uni Group Health Insurance Policy	9307137	15-Sep-20	107%	129%	80%	8%	397	397	32%	1150	663	494	41	0	2348
10	UIIHLGP22008V032122	Arogya Raksha (Group Health Insurance Scheme)	8705	1-Oct-20	155%	191%	96%	16%	15	15	0%	2613	676	0	0	0	3289
11	UIIHLGP22150V032122	Maha Bank Swasthya Yojna(Group Health Insurance Scheme)	8373	1-Oct-21	149%	185%	96%	11%	15	15	0%	1722	1560	0	0	0	3282
12	UIIHLGP21226V022021	Group Health Policy	47131	1-Oct-20	40%	68%	94%	16%	4	4	37%	433	130	105	238	113	1019
13	UIIHLGP21040V012021	United Shramik Seva Policy	4297	28-Jul-20	59%	88%	92%	14%	0	0	63%	73	80	23	0	0	176
14	UIIHLGP21484V022021	TMB UNI Family Medicare Policy(Group Health Insurance Scheme)	1016	1-Oct-20	172%	208%	90%	20%	0	0	86%	26	71	29	168	19	313
15	UIIHGSP21011V012021	Integrated Mahatma Jyotiba Phule Jan Arogya Yojana (MJPJAY) & Pradhan Mantri Jan Arogya yojana (PMJAY)	104382055	1-Apr-20	125%	144%	72%	3%	0	0	100%	0	1	0	0	0	1
16	UIIHGSP22195V022122	Tamilnadu Chief Minister Comprehensive Health Insurance Scheme	44993391	11-Jan-18	95%	115%	90%	14%	0	0	100%	0	3	0	0	3	6
17	UIIHGSP20128V011920	Swasthya Sathi Scheme - West Bengal	0	1-Jan-20	#DIV/0!	#DIV/0!	82%	0%	0	0	0%	0	0	0	0	0	0
18	UIIHGSP22195V022122	Tamilnadu Chief Minister Comprehensive Health Insurance Scheme integration with Ayushman Bharat	0	1-Dec-18	243%	262%	91%	20%	0	0	100%	0	0	0	3	0	3
19	IRDA/NL-HLT/UII/P-H/V.1/389/13-14	Overseas Mediclaim Policy	6957	4-Feb-14	111%	131%	63%	12%	2	2	0%	6791	76	6	80	4	6957
20	IRDA/NL-HLT/UII/P-T/V.1/37/14-15	Overseas Travel Insurance 2014	4817	16-Aug-15	113%	133%	63%	12%	1	1	0%	4782	24	10	1	0	4817
21	IRDA/NL-HLT/UII/P-P/V.1/377/13-14	Individual Personal Accident Insurance Policy	479597	7-Jul-11	36%	81%	83%	19%	9	9	62%	155721	72606	46553	106555	62648	444083
22	IRDAI/HLT/UII/P-P/V.1/20/2015-16	Rural Accident Package	5294	21-Apr-14	91%	135%	67%	25%	0	0	30%	266	218	160	434	0	1078
23	UIIPAI21644V012021	Saral Suraksha Bima	22916	6-Aug-21	46%	89%	87%	24%	0	0	44%	15168	6745	16	0	0	21929
24	IRDAI/HLT/UII/P-P/V.1/21/2015-16	Unistudyicare Individual	422	3-Aug-11	53%	78%	80%	0%	0	0	0%	341	47	21	9	0	418
25	IRDAI/HLT/UII/P-P/V.1/6/2015-16	Individual Road Safety Policy	14312	28-Jun-13	38%	82%	85%	33%	0	0	48%	6379	2888	1553	3427	2	14249
26	IRDA/HLT/UII/PP/V.1/7/201516	Janata Personal Accident - Individual	16837	22-Dec-12	84%	109%	45%	9%	0	0	16%	13548	1723	615	818	2	16706
27	IRDAI/HLT/UII/P-P/V.1/24/2015-16	Package PBBY(Pravasi Bharatiya Bima Yojna)	76	3-Apr-14	-1848%	-1804%	22%	0%	0	0	0%	76	0	0	0	0	76
28	IRDA/NL-HLT/UII/P-P/V.1/25/2015-16	Suhana safar	129	11-Jul-11	0%	45%	0%	0%	0	0	0%	120	0	0	0	0	120
29	IRDA/NL-HLT/UII/P-P/V.1/12/2015-16	Naadalahiri Individual	2	8-Jul-11	0%	19%	0%	0%	0	0	100%	0	0	0	1	1	2
30	IRDA/HLT/UII/PP/V.1/10/201516	Raja Rajeshwari Mahila Kalyan Bima Yojana(Individual)	9	19-Dec-12	4587%	4625%	0%	0%	0	0	75%	4	1	0	2	0	7
31	IRDAI/HLT/UII/PP/V.1/3/201516	Bhagyashree Individual	4	22-Dec-12	0%	38%	0%	0%	0	0	80%	0	2	1	1	0	4
32	IRDA/NL-HLT/UII/P-P/V.1/378/13-14	Group Personal Accident Insurance Policy	220436662	16-Nov-11	87%	118%	0%	22%	60	60	34%	12074	3955	1683	3674	554	21940
33	IRDAI/HLT/UII/PP/V.1/8/201516	Janata Personal Accident - Group	2149122	19-Jan-13	63%	104%	87%	13%	0	0	21%	5582	732	282	540	0	7136
34	IRDAI/HLT/UII/P-P/V.1/22/2015-16	Unistudyicare Group	126961	3-Aug-11	16%	52%	77%	12%	0	0	0%	565	9	7	29	0	610
35	IRDA/HLT/UII/P-P/V.1/23/2015-16	Student Safety	149540	18-Nov-11	8%	53%	82%	27%	0	0	32%	597	164	49	229	1	1040
36	IRDAI/HLT/UII/P-P/V.1/18/2015-16	Kisan Credit Card Group Insurance	4445	17-Jan-13	34%	57%	85%	22%	0	0	0%	4238	128	35	13	0	4414
37	IRDAI/HLT/UII/P-P/V.1/5/2015-16	Group Road Safety Insurance	51072	27-Oct-11	47%	90%	73%	0%	1	1	41%	1042	303	268	583	0	2196
38	IRDAI/HLT/UII/P-P/V.1/26/2015-16	Group Margabandhu Policy	347643	21-Oct-11	1%	44%	71%	75%	0	0	0%	3870	4	0	0	0	3874
39	IRDAI/HLT/UII/P-P/V.1/15/2015-16	Passenger flight coupon group	1	9-Sep-11	0%	27%	75%	0%	0	0	56%	0	3	1	1	0	5
40	IRDAI/HLT/UII/P-P/V.1/17/2015-16	Gramin Accident Policy - Group	0	17-Jan-13	9038%	#DIV/0!	0%	0%	0	0	0%	0	0	0	0	0	0
41	IRDAI/HLT/UII/C/Govt.SCHEME-PMSBY/11/2015-16	Pradhan Mantri Suraksha Bima Yojana	47850997	21-Apr-15	142%	161%	100%	13%	0	0	0%	89	0	0	0	0	89