

FROM NL- 47

Profile & Performance of Health Insurance, Personal Accident and Travel Insurance Products during the FY 2024-25.

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

S.N	LUN	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 year 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+r+s+t+u+v
1	UNIPAGP2503V042425	Group Personal Accident Insurance	59,88,899	12-02-2008	70.5%	15.5%	26.54%	22.97%	44	44	100.00	3,351	3,351	-	-	-	6,702
2	IRDA/NL/HLT/USG/PV/J/409/13-14	Individual Accident Policy	90,91,326	19-03-2008	-45.0%	-98.3%	0.00%	33.33%	8	8	100.00	35,829	35,829	35,829	-	-	1,07,487
3	UNINHLP2501042425	IGB Health Care Plus Policy	72,812	16-10-2008	160.5%	188.8%	85.07%	11.19%	46	46	0.02	24,289	4	14	-	-	24,307
4	UNITGOP2125V030101	Travel Insurance Policy	98	18-12-2008	0.0%	17.13%	0.00%	0.00%	0	0	-	74	-	-	-	-	74
5	IRDA/NL/HLT/USG/P-V/J/186/13-14	Jahata Personal Accident Insurance	5,18,138	31-03-2009	303.0%	42.1%	8.36%	33.66%	4	4	51.76	34,534	66,724	24,338	115	-	1,25,711
6	UNIMMIP19099V011819	Saral Suraksha Bima (Micro Insurance)	41,370	13-04-2011	8.0%	35.9%	2.86%	22.86%	0	0	-	2,453	-	-	-	-	2,453
7	UNINHLP1413V022021	Senior Citizen Health Insurance Policy	8	26-04-2013	152.9%	176.4%	100.00%	0.00%	0	0	16.67	6	1	-	-	-	7
8	UNINHLP2503B042425	Group Health Insurance Policy	23,29,801	30-09-2013	83.4%	103.8%	88.47%	5.84%	111	111	100.00	424	424	424	-	-	1,272
9	UNINHLP2213B031212	Loan Secure Insurance Policy	1,654	03-10-2013	-27.7%	6.0%	5.26%	31.58%	3	3	6.54	680	104	802	-	-	1,586
10	UNINHLP1404V011314	Critical Illness Insurance Policy	101	21-03-2014	0.4%	25.2%	0.00%	100.00%	0	0	10.20	49	5	1	-	-	55
11	IRDA/NL/HLT/USG/PV/JV/125/13-14	Hospital Cash Insurance Policy	66	27-04-2014	299.0%	322.8%	46.67%	43.33%	0	0	-	51	-	2	-	-	53
12	IRDA/NL/HLT/USG/PV/JV/147/13-14	Domestic Travel Insurance	-	30-05-2014	NA	NA	0.00%	0.00%	0	0	-	-	-	-	-	-	-
13	UNINHLP250104V042425	Indian Bank Health Care Plus	34,768	23-06-2014	182.3%	211.8%	84.13%	12.38%	13	13	-	11,713	-	-	-	-	11,713
14	UNINHLP2503V032425	K Bank Health Care Plus	33,310	23-06-2014	219.0%	248.3%	82.47%	13.95%	15	15	-	9,643	-	-	-	-	9,643
15	SW/HLT/USG/GOVT SCHEME PMSBY/36/2015	Pradhan Mantri Suraksha Bima Yojana	-	14-09-2015	127.0%	155.7%	50.44%	21.37%	0	0	-	-	-	-	-	-	-
16	UNINHLP0117V011501	Arogya Sanjeevani Policy, Universal Sampo General Insurance C.	3,289	31-03-2020	179.3%	207.0%	83.73%	12.97%	4	4	-	1,476	-	-	-	-	1,476
17	UNINHLP2105V012001	Covid 19 Group Health Policy	-	01-07-2020	NA	NA	0.00%	0.00%	0	0	-	-	-	-	-	-	-
18	UNINHLP2110AV012021	Corona Rakshak Policy	-	10-07-2020	NA	NA	21.59%	2.27%	2	2	-	-	-	-	-	-	-
19	UNINHLP2110V012021	Corona Kavach Policy	-	10-07-2020	NA	NA	0.00%	0.00%	0	0	-	-	-	-	-	-	-
20	UNINHLP2160V012021	Saral Suraksha Bima, Universal Sampo General Insurance Comp	-	30-09-2021	NA	NA	0.00%	0.00%	0	0	-	-	-	-	-	-	-
21	UNINHLP2164B032001	Universal Sampo General Insurance Company, Group Maahak R	-	30-09-2021	NA	NA	0.00%	0.00%	0	0	-	-	-	-	-	-	-
22	UNINHLP21413V022021	Super Healthcare Insurance	4,287	01-10-2021	36.3%	66.3%	46.48%	47.89%	0	0	0.43	1,618	7	7	-	-	1,632
23	UNINHLP22074V012122	Group Credit Protection Policy	63,145	01-12-2021	10.2%	16.3%	6.90%	37.93%	2	2	81.01	19,341	15,669	9,354	16,802	-	61,166
24	UNINHLP2126V011122	Group Hospital Cash Policy	11,004	28-01-2022	0.1%	22.9%	0.00%	0.00%	0	0	2.06	46,851	463	-	-	-	47,314
25	UNINHLP2503B042425	Complete Healthcare Insurance	73,635	25-04-2022	142.5%	171.1%	88.08%	8.33%	248	248	66.51	20,817	313	381	-	-	21,511
26	UNINHLP2312V012223	A Plus Health Insurance	9,843	23-11-2022	73.5%	109.4%	47.29%	47.73%	15	15	0.84	4,167	35	43	-	-	4,245
27	UNINHLP2300V012223	Saksham Bima, USGI	-	12-04-2023	NA	NA	0.00%	0.00%	0	0	-	-	-	-	-	-	-
28	UNINHLP24014V012324	Labour Wage Compensation Insurance Policy	-	04-05-2023	NA	NA	0.00%	0.00%	0	0	-	-	-	-	-	-	-
29	UNITGOP2406V012324	Group Domestic Travel Insurance	-	13-07-2023	33520.0%	33550.2%	0.64%	89.05%	0	0	-	-	-	-	-	-	-
30	UNINHLP2410AV012324	Makaan	20	01-11-2023	58.7%	-12693.7%	0.00%	0.00%	0	0	-	20	-	-	-	-	20
31	UNINHLP24155V012324	Shakti Care Policy	-	25-01-2024	NA	NA	0.00%	0.00%	0	0	-	-	-	-	-	-	-
32	UNITGOP24164V012324	Complete Travelcare Insurance	-	10-02-2024	NA	NA	100.00%	0.00%	0	0	-	-	-	-	-	-	-
33	UNINHLP2503B032425	Supreme Healthcare Policy	3,813	24-06-2024	0.2%	65.6%	0.00%	0.00%	0	0	0.2%	2673	15	8	0	0	2,696