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Profile & Performance of Health Insurance, Personal Accident and Travel Insurance Products during the FY 2025-26.

(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	IRDA/NL-HLT/USGI/P-P/V.I/409/13-14	Individual Accident Policy	25,756	17-Oct-13	31.1%	1603.48%	56.2%	24.5%	21	21	10%	3,605	-	-	-	-	3,605
2	UNITIOP21251V032021	Travel Insurance Policy	60	20-Aug-20	-217.0%	-198.19%	100.0%	0.0%	-	-	0%	45	-	-	-	-	45
3	IRDA/NL-HLT/USGI/P-P/V.I/86/13-14	Janata Personal Accident Insurance	1,57,537	02-Jul-13	93.4%	330.90%	16.5%	2.8%	4	4	9%	1,766	-	1,822	-	-	3,588
4	UNIHLIP14004V011314	Critical Illness Insurance Policy	100	21-Mar-14	0.0%	32.63%	0.0%	0.0%	-	-	88%	55	57	59	-	-	171
5	UNIHLIP21412V022021	Senior Citizen Health Insurance Policy	7	01-Oct-20	222.6%	249.81%	50.0%	50.0%	1	1	100%	7	-	-	-	-	7
6	UNIHLIP25036V042425	Complete Healthcare Insurance	63,349	04-Oct-24	120.8%	151.01%	72.3%	20.8%	187	187	98%	21,993	22,825	23,360	-	-	68,178
7	IRDA/NL-HLT/USGI/P-T/V.I/478/13-14	Domestic Travel Insurance	-	30-May-14	NA	NA	0.0%	0.0%	-	-							-
8	IRDA/HLT/USGI/GOVT.SCHEME-PMSBY/36/2015-16	Pradhanmantri Suraksha Bima Yojana	-	14-Sep-15	38.9%	60.93%	0.0%	0.0%	-	-							-
9	UNIHLIP22139V032122	Loan Secure Insurance Policy	809	01-Nov-21	-22.8%	-6.75%	4.5%	75.8%	-	-	31%	283	392	1,679	-	-	2,354
10	UNIHMIP19099V011819	Saral Suraksha Bima (Micro Insurance)	42,677	30-May-19	-10.2%	19.94%	0.0%	0.0%	-	-	0%	2,701	-	-	-	-	2,701
11	UNIHLIP21413V022021	Super Healthcare Insurance	4,339	01-Oct-21	42.3%	72.07%	54.5%	40.9%	-	-	78%	1,623	1,636	1,682	-	-	4,941
12	UNIHLIP20171V011920	Arogya Sanjeevani Policy, Universal Sompo General Insurance Company	-	01-May-21	113.9%	142.33%	69.3%	26.2%	12	12	84%	1,096	-	-	-	-	1,096
13	UNIHLGP21057V012021	Covid 19 Group Health Policy	-	01-Jul-20	0.0%	0.00%	0.0%	90.0%	-	-	0%	-	-	-	-	-	-
14	UNIHLIP21104V012021	Corona Rakshak Policy	-	10-Jul-20	0.0%	0.00%	4.4%	43.4%	3	3	0%	-	-	-	-	-	-
15	UNIHLIP21102V012021	Corona Kavach Policy	-	10-Jul-20	0.0%	0.00%	0.0%	88.9%	-	-	0%	-	-	-	-	-	-
16	UNIPAIP21630V012021	Saral Suraksha Bima, Universal Sompo General Insurance Company	-	30-Sep-21	NA	NA	6.8%	86.4%	-	-							-
17	UNIHLGP21643V012021	Universal Sompo General Insurance Company, Group Mashak Rakshak	-	30-Sep-21	NA	NA	0.0%	0.0%	-	-							-
18	UNIHLGP22074V012122	Group Credit Protection Policy	50,656	01-Dec-21	1.5%	17.51%	10.8%	49.4%	5	5	0%	19,397	41,340	63,220	1,05,271	-	2,29,228
19	UNIHLGP22161V012122	Group Hospital Cash Policy	3,494	22-Jul-22	34.8%	80.06%	21.2%	76.8%	14	14	0%	3,507	-	-	-	-	3,507
20	UNIHLIP26040V022526	A Plus Health Insurance	14,080	19-Aug-25	47.9%	82.86%	46.4%	49.2%	19	19	31%	6,582	6,737	6,920	-	-	20,239
21	UNIHLIP23200V012223	Saksham Bima, USGI	-	12-Apr-23	NA	NA	0.0%	0.0%	-	-							-
22	UNIHLGP24014V012324	Labour Wage Compensation Insurance Policy	-	04-May-23	NA	NA	0.0%	0.0%	-	-							-
23	UNIHLGP26043V062526	Group Health Insurance Policy	32,89,420	21-Feb-26	89.2%	111.16%	87.8%	10.8%	245	245	1.5%	15,031	-	-	-	-	15,031
24	UNITGDP24062V012324	Group Domestic Travel Insurance	-	13-Jul-23	17.7%	128.90%	0.9%	87.0%	1	1	0%	6	-	-	-	-	6
25	UNIHLIP24104V012324	Muskaan	7	01-Nov-23	948.7%	28658.65%	12.5%	50.0%	-	-	100%	7	-	-	-	-	7
26	UNIPAGP26042V052526	Group Personal Accident Insurance	1,28,82,546	30-Dec-25	34.3%	54.09%	29.6%	32.9%	52	52	22%	461	-	-	-	-	461
27	UNIHLIP24155V012324	Shakti Care Policy	-	25-Jan-24	NA	NA	0.0%	0.0%	-	-							-
28	UNITGOP24164V012324	Complete Travelcare Insurance	-	10-Feb-24	NA	NA	0.0%	0.0%	-	-	0%	6	-	-	-	-	6
29	UNIHLIP25016V042425	Indian Bank Health Care Plus	30,420	14-May-24	150.0%	183.64%	68.1%	26.3%	19	19	94%	10,534	-	-	-	-	10,534
30	UNIHLIP25015V042425	IOB Health Care Plus Policy	66,780	14-May-24	116.0%	150.25%	68.6%	26.4%	68	68	95%	23,838	23,845	23,869	-	-	71,552
31	UNIHLIP25030V012425	Supreme Healthcare Policy	3,718	24-Jun-24	6.5%	82.44%	27.3%	32.7%	5	5	16%	1,178	1,259	1,341	-	-	3,778
32	UNIHLIP25035V032425	K Bank Health Care Plus	28,720	19-Jul-24	153.8%	153.82%	64.2%	31.1%	11	11	99%	9,388	-	-	-	-	9,388
33	IRDA/NL-HLT/USGI/P-H/V.1/25/13-14	Hospital Cash Insurance Policy	62	27-Apr-14	241.7%	277.80%	47.8%	47.8%	1	1	70%	33	-	-	-	-	33
34	UNIHLIA26041V012526	Healthcare Plus Add-on	-	09-Dec-25	NA	NA	0.0%	0.0%	-	-							-