

Profile & Performance of Health Insurance 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	UIN	Name of the Product	No. Of Lives Insured	Date of Launch (DD-MM-YYYY)	Incurred Claims Ratio (ICR)	Combin ed Ratio (CR)	% age of Claims Settled (in terms of number of claims)	% age of Claims Repudiated (in terms of number of claims)	No. Of Complai nts Receive d	No. Of Complai nts Resol ved	% 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	UIIHLIP25037V062425	Family Medicare Policy	1,016,880	5/8/2008	102%	129%	94%	4%	421	421	89%	11,490	58,692	53,122	114,203	128,318	365,825
2	UIIHLUP25036V062425	Individual Health Policy	558,099	4/28/2007	97%	122%	93%	4%	260	259	86%	5,202	15,225	12,872	61,826	223,567	318,692
3	UIIHLUP22187V032122	Super Top Up Medicare Policy	163,892	8/28/2008	77%	108%	90%	14%	39	39	92%	4,651	17,581	9,610	23,749	20,744	76,335
4	UIIHLUP25039V022425	Arogya Sanjeevani Policy	4,747	4/1/2020	89%	110%	92%	6%	6	6	76%	702	1,056	249	286	3	2,296
5	UIIHLUP25038V022425	Yuvaan Health Insurance Policy	7,793	1/8/2024	64%	104%	82%	8%	0	0	74%	2,753	998	-	-	-	3,751
6	IRDA/NL-HLT/UII/P-H(C)/V.1/234/13-14	Uni Criticare Policy	1,322	2/14/2011	21%	64%	80%	20%	2	2	86%	244	234	82	485	-	1,045
7	UIIHLIP23214V012223	Samaveshi Suraksha Policy	94	5/12/2023	79%	98%	100%	8%	1	1	76%	60	32	-	-	-	92
8	UIIHLUP21085V012021	Corona Kawach Policy United India	-	7/10/2020	-	-	44%	19%	0	0	-	-	-	-	-	-	-
9	UIIHLGP21251V022021	Uni Group Health Insurance Policy	9,203,953	9/15/2020	106%	125%	93%	4%	188	188	34%	1,878	181	210	-	-	2,269
10	UIIHLGP25040V032425	Standard Group Health Policy	29,855	10/1/2020	48%	74%	92%	8%	2	2	43%	282	106	64	162	126	740
11	UIIHLGP21040V012021	United Shramik Seva Policy	3,376	7/28/2020	46%	72%	90%	9%	0	0	64%	78	58	46	2	-	184
12	UIIHLGP21484V022021	TMB UNI Family Medicare Policy(Group Health Insurance Scheme)	963	10/1/2020	126%	158%	91%	4%	0	0	88%	29	62	39	120	55	305
13	UIIHLGP22008V032122	Arogya Raksha (Group Health Insurance Scheme)	-	10/1/2020	-91%	-	97%	11%	3	3	0%	-	-	-	-	-	-
14	UIIHLGP22150V032122	Maha Bank Swasthya Yojna(Group Health Insurance Scheme)	-	10/1/2021	109%	-	94%	11%	2	2	0%	-	-	-	-	-	-
15	UIHGPS21011V012021	Integrated Mahatma Jyotiba Phule Jan Arogya Yojana (MIPIAY) & Pradhan Mantri Jan Arogya yojana (PMJAY)	111,878,918	4/1/2020	79%	95%	90%	8%	0	0	100%	-	-	1	-	-	1
16	UIIHGSP22195V022122	Tamilnadu Chief Minister Comprehensive Health Insurance Scheme	45,909,548	1/11/2018	89%	105%	92%	2%	0	0	100%	-	3	-	-	3	6
17	UIIHGSP22195V022122	Tamilnadu Chief Minister Comprehensive Health Insurance Scheme integration with Ayushman Bharat	-	12/1/2018	194%	210%	88%	7%	0	0	100%	-	-	-	3	-	3
18	IRDA/NL-HLT/UII/P-H/V/1/392/13-14	Overseas Mediclaim Policy	5,942	2/4/2014	242%	277%	70%	17%	3	3	0%	5,942	-	-	-	-	5,942
19	IRDA/NL-HLT/UII/P-T/V.1/37/14-15	Overseas Travel Insurance 2014	5,258	8/16/2015	200%	235%	71%	17%	0	0	0%	5,258	-	-	-	-	5,258
20	IRDANS45RP0056V01199900	Individual Road Safety Policy	14725	1/1/2000	36.48%	0.57%	55.88%	8.82%	0	0	56.96%	16	3840	1272	3388	80	8596
21	IRDANS45RP0034V01199900	Rural Accident Package Policy	3795	1/1/2000	45.92%	0.98%	53.95%	28.18%	0	0	9.66%	0	24	5	66	4	99
22	IRDANS45RP0054V01199900	Janata Personal Accident Ind	16831	1/1/2000	171.02%	3.28%	47.06%	11.76%	0	0	16.71%	31	1711	670	968	1	3381
23	IRDANS45RP0017V01199900	Gramin Accident Policy Individual	0	1/1/2000					0	0		0	0	0	0	0	0
24	IRDANS45RP0336V01200708	Rajarajeshwari Mahila Kalyan Bima Yojana	5	10/25/2007	0.00%	1111.11%	0.00%	0.00%	0	0	27.27%	0	1	0	2	0	3
25	IRDANS45RP0338V01200708	Bhagyashree Insurance Individual	3	10/25/2007	0.00%	0.00%	0.00%	0.00%	0	0	75.00%	0	2	0	1	0	3
26	IRDANS45RP0053V01199900	Group Janata Personal Accident	2453525	1/1/2000	49.89%	0.85%	61.16%	14.94%	0	0	19.73%	1	814	261	552	2	1630
27	IRDANS45RP0337V01200708	Rajarajeshwari Mahila Group	0	10/25/2007					0	0		0	0	0	0	0	0
28	IRDANS45RP0024V01199900	Kisan Credit Card Group	2844	1/1/2000	52.31%	0.84%	47.47%	5.70%	0	0	0.47%	0	13	17	8	0	38
29	IRDANS45RP0018V01199900	Gramin Accident Policy Group	0	1/1/2000					0	0		0	0	0	0	0	0
30	IRDANS45RP0272V01200708	Individual Personal Accident Insurance Policy	217146	10/25/2007	40.94%	62%	86.39%	22.30%	4	4	60.87%	155	26880	11568	24031	62327	124961
31	UIIPAP21644V012021	Saral Suraksha Bima	28531	3/31/2021	43.12%	53%	88.31%	23.38%	0	0	48.08%	75	9625	1198	0	0	10898
32	IRDANS45CP0322V01200708	Uni study care Individual	1	10/25/2007	0%	0%	100.00%	100.00%	0	0	0.00%	0	0	0	0	0	0
33	IRDANS45CP0323V01200708	Package PBBY(Pravasi Bharatiya BimaYojna)	6	10/25/2007	-136254.49%	0%	100.00%	100.00%	0	0	2.41%	0	0	0	2	0	2
34	IRDANS45RP0335V01200708	Suhana safar	57	10/25/2007	0%	0%	0.00%	0.00%	0	0	0.00%	0	0	0	0	0	0
35	IRDANS45RP0347V01200708	Naadalahiri individual	2	10/25/2007	0%	0%	0.00%	0.00%	0	0	50.00%	0	0	0	1	1	2
36	IRDANS45CP0273V01200708	Group Personal Accident Insurance Policy	21784775	10/25/2007	68.05%	95%	81.96%	20.25%	0	0	40.23%	14	3222	1394	2769	1034	8433
37	IRDANS45CP0322V01200708	Unistudycare Group	142335	10/25/2007	28.57%	37%	79.41%	20.59%	0	0	0.00%	0	0	9	32		41
38	IRDANS45CP0329V01200708	Student Safety	176741	10/25/2007	11.46%	16%	73.72%	19.71%	0	0	38.28%	0	213	46	217	17	493
39	IRDANS45RP0345V01200708	Group Margabandhu Policy	393114	10/25/2007	2.73%	4%	100.00%	37.50%	0	0	0.00%	0	0	0	0	0	0
40	IRDANS45CP0276V01200708	Passenger flight coupon group	0	10/25/2007	0.00%	0%	0.00%	0.00%	0	0	100.00%	0	0	7	0	1	8
41	IRDA/NL-T/UNC/Govt. SCHEME-PMSEBY/11/2015-16	Pradhan Mantri Suraksha Bima Yojana	52700247	4/21/2015	65.87%	67%	95.38%	12.44%	0	0	0.00%	0	8	0	16	0	24
42	IRDANS45RP0347V01200708	Group Naada Lahari	0	10/25/2007	0.00%	0%	0.00%	0.00%	0	0	0.00%	0	0	0	0	0	0
43	IRDANS45CP0275V01200708	Group Personal Accident Tallormade	363759244	10/25/2007	64.67%	113%	76.49%	22.70%	4	4	23.03%	2	165	79	121	58	425
44	IRDANS45RP0274V01200708	Passenger Flight Coupon Individual	3	10/25/2007	0%	0%	0.00%	0.00%	0	0	0.00%	0	0	0	0	0	0
45	IRDANS45RP0272V01200708	IPA Special Drive	258985	10/25/2007	100.10%	150%	60.89%	15.35%	0	0	64.06%	0	47370	31845	63966	16833	160014
46	IRDANS45RP0011V01202122	Uni Study Care	383	12/9/2021	19.51%	35%	85.90%	30.77%	0	0	24.21%	0	76	13	20	0	109