

PERIODIC DISCLOSURES

NL 47 - Profile & Performance of Health Insurance, Personal Accident and Travel Insurance Products

Name of the Insurer: ICICI Lombard General Insurance Company Limited

Registration No. 115 dated August 03, 2001

CIN: L67200MH2000PLC129408

Date: 31st March, 2022

Information as at March 31st, 2022

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 5 years 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
												l	m	n	o	p	q = l+m+n+o+p
1	ICIPAGP22077062122	Group Personal Accident	14,164,876	28-Mar-02	41%	61%	37%	63%	55	55	35%	6,285	1,850	595	338	30	9,098
2	ICHLGP21380V042021	Group Health Insurance	727,661	28-Mar-02	122%	157%	75%	25%	140	139	44%	72	32	15	4	-	123
3	ICHLGP21381V052021	Group Health (Floater) Insurance	4,500,281	28-Mar-02	108%	133%	92%	8%	118	116	52%	5,873	4,242	1,447	782	42	12,386
4	ICHLGP21384V032021	Critical Illness	2,949	17-Mar-03	30%	83%	70%	30%	0	0	0%	2,945	4	-	-	-	2,949
5	ICITOP22078V042122	Overseas Group Travel Insurance	5,318	3-Dec-03	-903%	-890%	54%	46%	0	0	0%	72	42	-	-	-	114
6	IRDA/NL-HLT/ICICI/P-H/V.1/24/13-14	Individual Health Care	-	Not Available	0%	0%	83%	17%	0	0	0%	-	-	-	-	-	-
7	ICITOP22094V022122	Globetrotter-Overseas Individual Student Insurance Policy	1,105	13-Aug-03	67%	97%	63%	37%	0	0	0%	1,075	30	-	-	-	1,105
8	ICHLIP21401V032021	Secure Mind	7,782	26-May-06	-457%	-915%	7%	93%	0	0	4%	7,645	137	-	-	-	7,782
9	ICHLGP21397V032021	Group Secure Mind	334,381	7-Jul-07	60%	-551%	14%	86%	0	0	20%	15	-	-	-	-	15
10	ICITOP22079V052122	Globetrotter- Overseas Group Travel Insurance Policy	290,408	3-Jun-12	100%	122%	19%	81%	29	29	0%	50	23	-	-	-	73
11	ICIPAIP22090V042122	Personal Protect Policy	141,333	5-May-08	24%	76%	32%	68%	52	52	5%	137,974	3,277	82	-	-	141,333
12	ICHLGP21390V032021	Healthcare Plus	19,924	9-Oct-08	65%	108%	56%	44%	8	7	72%	77	310	1,368	7,581	5,940	15,276
13	ICHLIP22096V062122	ICICI Lombard Complete Health Insurance	842,670	26-Dec-11	94%	144%	85%	15%	720	710	72%	101,058	103,046	65,190	62,351	60,025	391,670
14	ICITOP22093V032122	International Travel Insurance	61,719	7-Nov-12	120%	141%	40%	60%	24	24	0%	48,837	33	-	-	-	48,870
15	ICHLIP22100V032122	Health Booster	66,298	15-Apr-16	20%	70%	26%	74%	11	11	64%	14,230	9,473	3,861	2,873	683	31,120
16	ICIPAGP22088V042122	Group Safeguard Insurance	4,617,070	22-May-18	19%	72%	65%	35%	46	45	9%	63	2	-	-	-	65
17	ICHLGP21382V022021	Group Take Care Insurance	1,086,860	28-Feb-18	20%	58%	96%	4%	15	14	24%	43	3	-	-	-	46
18	ICHLIP21391V022021	Hospifund Insurance	17,711	14-Nov-18	338%	390%	68%	32%	80	78	24%	17,632	79	-	-	-	17,711
19	ICIPAGP22089V042122	Income Protect	762,645	5-Apr-18	81%	-692%	25%	75%	0	0	7%	21	1	-	-	-	22
20	ICHLGP22090V032122	Group Hospi Shield	926,426	9-Mar-20	20%	55%	89%	11%	0	0	0%	14	3	-	-	-	17
21	ICITGBP22080V032122	Ride Safe Travel Insurance	93,934,195	27-Jul-19	-4%	16%	11%	89%	0	0	0%	1	-	-	-	-	1
22	ICITGBP22095V032122	Voyager Travel Insurance (Group)	1,232,450	3-Oct-19	44%	71%	55%	45%	0	0	0%	517	18	-	-	-	535
23	ICHLIP20178V011920	Arogya Sanjeevani Policy ICICI Lombard	15,985	31-Mar-20	74%	126%	69%	31%	0	0	22%	6,463	1,499	2	3	-	7,967
24	ICHLIP22092V032122	Family shield	94,114	22-Feb-20	110%	162%	50%	50%	17	17	4%	93,664	450	-	-	-	94,114
25	ICHLGP20146V011920	Covid - 19 Protection Cover	185	18-Mar-20	3957%	3915%	82%	18%	12	12	0%	-	-	-	-	-	-
26	ICHLGP21385V022021	COVID shield	-	21-May-20	0%	41%	17%	83%	0	0	0%	-	-	-	-	-	-
27	ICHLIP21107V012021	Corona Kavach Policy , ICICI Lombard	1,543	10-Jul-20	456%	500%	65%	35%	11	11	0%	1,543	-	-	-	-	1,543
28	ICHLGP22083V022122	Health shield 360	95,663	3-Mar-21	22%	61%	57%	43%	12	11	0%	22	1	-	-	-	23
29	ICHLGP21537V012021	Women Cancer Shield	1,295	7-Oct-20	0%	37%	0%	0%	0	0	0%	2	2	-	-	-	4
30	ICHLIP21569V012021	BeFit	-	13-May-21	2%	43%	100%	0%	0	0	0%	2,658	-	-	-	-	2,658
31	ICHLGP22202V032122	Group Health Assure	109,124	1-Jun-19	0%	23%	0%	0%	0	0	0%	6	-	-	-	-	6
32	ICHLIP22131V012122	ICICI Lombard Cnti shield plus	2,225	1-Oct-21	0%	-48%	0%	0%	0	0	0%	2,225	-	-	-	-	2,225
33	ICIPAGP22086V042122	Janta Personal Accident	-	15-Mar-02	0%	0%	13%	88%	0	0	0%	-	-	-	-	-	-
34	ICIPAIP22091V042122	Personal Care Insurance Policy	-	14-Aug-02	365%	365%	0%	0%	0	0	0%	-	-	-	-	-	-
35	IRDA/NL-HLT/ICICI/P-H/W.2/13-14	Tax Gain	-	Not Available	0%	0%	100%	0%	0	0	0%	-	-	-	-	-	-
36	ICITGDP22082V032122	Optional Travel Insurance for E-Ticket passengers of IRCTC	-	30-Nov-16	0%	0%	100%	0%	0	0	0%	-	-	-	-	-	-
37	ICITMGP22089V032122	Group Safeguard Micro Insurance	-	1-Apr-19	0%	0%	0%	100%	0	0	0%	-	-	-	-	-	-
38	Application No- 145	App monitored Diabetes Mellitus Wellness Program	-	13-Jan-20	35%	35%	0%	0%	0	0	0%	-	-	-	-	-	-
39	Application No- 146	App monitored Dyslipidemia Management Program	-	13-Jan-20	66%	66%	0%	0%	0	0	0%	-	-	-	-	-	-
40	ICHLGP22086V022122	Rashtriya Swasthya Bima Yojana	-	8-Nov-11	0%	0%	100%	0%	0	0	0%	-	-	-	-	-	-
41	ICHLGP21457V022021	Group Health Assure Super Top up	28,065	29-Dec-19	65%	71%	73%	24%	0	0	0%	1,151	23	-	-	-	1,174
42	ICHLGP22205V032122	Group Health Assure	1,901,979	1-Jun-19	93%	102%	78%	19%	86	86	0%	443,148	3,625	-	-	-	446,773
43	BHAHLGP21458V022021	Group Health Insurance Policy, ICICI Lombard	50,843	Not Available	129%	143%	74%	24%	17	17	0%	2,017	-	-	-	-	2,017
44	BHAHLGP21459V022021	Group Hospital Cash	201,597	6-Feb-18	142%	153%	87%	10%	13	13	0%	123,012	9,810	1	-	-	132,823
45	ICHLGP22207V032122	Arogya Sanjeevani Policy , Bharti Axa General Insurance Company	41	1-Apr-20	60%	68%	100%	0%	0	0	5%	10	3	-	-	-	13
46	BHAHLGP21101V012021	Corona Kavach Policy, Bharti AXA General Insurance Company Limi	-	10-Jul-20	0%	0%	0%	0%	0	0	0%	-	-	-	-	-	-
47	BHAHLGP21244V022021	Bharti AXA Smart Super Health Assure Policy	1,903	25-Mar-20	104%	113%	52%	40%	4	4	21%	828	-	-	-	-	828
48	BHAHLGP21245V022021	Bharti AXA Smart Super Top Up Policy	437	8-May-20	216%	219%	80%	15%	1	1	19%	140	17	-	-	-	157
49	BHAHLGP21246V022021	Smart Super Health Insurance Policy	17,837	2-Aug-17	53%	67%	58%	33%	51	51	41%	7,498	-	-	1	-	7,499
50	BHAHLGP21455V022021	Smart Health Critical Illness Policy	708	Not Available	131%	136%	36%	64%	5	5	33%	517	1	-	-	-	518
51	BHAHLGP21456V022021	Universal Protection Insurance Policy	163,988	5-Jun-17	4%	-224%	26%	68%	35	35	0%	95,142	6,914	-	-	-	102,056
52	BHAHLGP21460V022021	Smart Health High Deductible Insurance Policy	656	Not Available	216%	227%	41%	57%	1	1	63%	491	18	-	-	-	509
53	BHAHLGP21507V022021	Smart Health Essential Insurance Policy	20	Not Available	38%	45%	3%	10%	0	0	33%	-	-	-	-	-	15
54	BHAHLGP21541V032021	Smart Health Insurance Policy	5,625	10-Dec-20	253%	252%	60%	34%	65	65	42%	3,161	20	-	-	-	3,181
55	BHAHLGP21572V012021	Health advantEDGE	19,088	19-Jan-21	221%	236%	68%	13%	10	10	38%	6,506	6	-	-	-	6,512
56	ICHLIP22206V022122	Group Personal Accident,ICICI Lombard	12,765,252	1-Oct-18	26%	35%	48%	43%	29	29	0%	54,947	3,592	-	-	-	58,539
57	ICIPAGP22204V022122	Optional Travel Insurance for E-ticket passengers-Indian Railway ca	46,256,222	1-Sep-19	148%	147%	53%	19%	2	2	0%	6	-	-	-	-	6
58	ICIPAGP22146V022122	Pradhan Mantri Suraksha Bima Yojana	4,176	5-Sep-15	-43%	-43%	6%	100%	0	0	18%	-	-	-	-	-	-
59	BHATGP22052V011920	Smoother	22	10-Sep-19	24%	23%	100%	0%	0	0	0%	10	-	-	-	-	10
60	BHATGDP18009V011718	Group Domestic Traveller Insurance Policy	391,810	26-Jul-17	15%	20%	78%	3%	3	3	0%	28,497	-	-	-	-	28,497
61	BHATGDP18008V011718	Smart Traveller Insurance Policy (Group)	-3,289	20-Jul-17	2227%	2242%	38%	57%	31	31	0%	-1	-7	-	-	-	-8
62	BHATGDP19109V011819	Travel Assure -Group Overseas Travel Insurance	255,617	2-Apr-19	55%	55%	32%	27%	5	5	0%	16,155	-	-	-	-	16,155
63	ICITGDP22203V022122	Smart J P A Insurance Policy	282,209	Not Available	93%	119%	79%	17%	0	0	0%	514	27	-	-	-	541
64	IRDA/NL-HLT/BAXAGI/P-P/V.1/95/13-14	Smart Group Personal Accident Insurance Policy	2,427,960	Not Available	103%	110%	60%	30%	4	4	14%	747	126	-	-	-	873
65	IRDA/NL-HLT/BAXAGI/P-P/V.1/96/13-14	Smart Individual Personal Accident Policy	236	Not Available	-720%	-709%	39%	57%	4	4	7%	236	-	-	-	-	236
66	IRDA/NL-HLT/BAXAGI/P-T/V.1/224/13-14	Smart Traveller Insurance Policy (Individuals & Families)	5,862	Not Available	172%	179%	24%	64%	20	20	0%	5,859	-	-	-	-	5,863
67	IRDA/NL-HLT/BAXAGI/P-T/V.1/224/13-14	Smart Traveller Insurance Policy (Corporate)	-	Not Available	0%	0%	0%	0%	0	0	0%	-	-	-	-	-	-
68	IRDA/HLT/ICICI/Govt.SHEME-PMSBY/17/20	Pradhan Mantri Suraksha Bima Yojana	1,397,775	12-Jun-15	48%	14%	38%	62%	0	0	100%	18	-	-	-	-	18