

FROM NL- 47

Name of the Insurer: Kotak Mahindra General Insurance Company Limited

Registration No. 152 and Date of Registration with the IRDAI November 18,2015

Profile & Performance of Health Insurance, Personal Accident and Travel Insurance Products during the FY 2021-22.



(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)					Total No. Of Policies
												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	
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q=l+m+n+o+p	
1	KOTHLIP20159V011920	Arogya Sanjeevani Policy, Kotak Mahindra General Insurance Company Limited	795	01-Apr-20	45%	85%	72%	23%	0	0	2%	710	1,563	-	-	-	2,273
2	KOTHLGP21032V012021	Kotak Covid-19 Secure	24720	20-May-20	210%	261%	94%	0%	0	0	0%	25,189	150,807	-	-	-	175,996
3	KOTHLIP21065V032021	Kotak Health Premier	101796	01-Oct-20	78%	127%	70%	22%	29	29	38%	52,148	49,355	167	-	-	101,670
4	KOTHLIP21071V032021	Kotak Health Care	25605	01-Oct-20	137%	185%	80%	13%	3	3	62%	11,839	15,613	2,007	1	-	29,460
5	KOTHLIP21097V012021	Corona Kavach Policy, Kotak Mahindra General Insurance Company Limited	20	10-Jul-20	150%	191%	77%	14%	0	0	0%	1,256	494	-	-	-	1,750
6	KOTHLIP21098V012021	Corona Rakshak Policy, Kotak Mahindra General Insurance Company Limited	274	10-Jul-20	2350%	2402%	39%	48%	17	17	0%	274	127	-	-	-	401
7	KOTHLGP21144V012021	Corona Kavach Group Policy, Kotak Mahindra General Insurance Company Limited	1368	14-Aug-20	97%	97%	0%	0%	0	0	0%	-	58,075	-	-	-	58,075
8	KOTHLGP21221V022021	Kotak Group Health Care	106636	01-Oct-20	98%	140%	81%	11%	3	3	8%	17,639	9,478	-	-	-	27,117
9	KOTHLIP21162V032021	Kotak Health Super Top Up	5531	01-Oct-20	27%	75%	31%	56%	0	0	47%	2,359	2,493	71	-	-	4,923
10	KOTHLGP21220V022021	Kotak Group Smart Cash	1531906	01-Oct-20	54%	91%	75%	17%	58	58	6%	1,452,067	1,347,991	10	-	-	2,800,068
11	KOTHMGP21347V022021	Kotak Group Health Care - Micro Insurance		01-Oct-20	0%	0%	0%	0%	0	0	0%	-	-	-	-	-	-
12	KOTHMGP21348V022021	Kotak Group Smart Cash - Micro Insurance	112252	01-Oct-20	28%	81%	67%	25%	0	0	0%	110,601	17,518	-	-	-	128,119
13	KOTHLGP21592V012021	Kotak Group Smart Health	1600	20-Aug-21	60%	99%	93%	4%	0	0	0%	1,618	-	-	-	-	1,618
14	KOTPAIP21629V012021	Saral Suraksha Bima, Kotak Mahindra General Insurance Company Limited		01-Apr-21	0%	0%	0%	0%	0	0	0%	-	-	-	-	-	-
15	KOTHLIP22057V052122	Kotak Secure Shield	886	23-Aug-21	41%	92%	25%	50%	1	1	25%	927	1,880	156	-	-	2,963
16	KOTPAIP22072V042122	Kotak Accident Care	1651	23-Aug-21	469%	524%	0%	0%	0	0	55%	1,684	943	-	-	-	2,627
17	KOTHLGP22099V042122	Kotak Group Secure Shield	28532	23-Aug-21	15%	58%	92%	6%	1	1	0%	27,478	153,464	695	-	-	181,637
18	KOTPAGP22075V022122	Kotak Group Accident Protect	808216	23-Aug-21	20%	60%	39%	50%	7	7	9%	766,355	1,029,978	3,190	-	-	1,799,523
19	KOTPMGP22116V022122	Kotak Group Accident Protect - Micro Insurance		23-Aug-21	0%	0%	0%	0%	0	0	0%	-	-	-	-	-	-
20	KOTHMGP22115V022122	Kotak Group Secure Shield - Micro Insurance		23-Aug-21	0%	0%	0%	0%	0	0	0%	-	-	-	-	-	-
21	KOTHLGP22168V012122	Kotak Group Health Assure	37717	03-Nov-21	168%	194%	62%	3%	0	0	0%	26,088	-	-	-	-	26,088
22	IRDAI/HLT/KMGI/P-PV.I/15/16-17	Kotak Group Accident Care		01-Nov-16	-720%	-720%	3%	0%	0	0	0%	-	-	12	-	-	12