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Profile & Performance of Health Insurance, Personal Accident and Travel Insurance Products during the FY 2022-23
Name of the Insurer: ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED
Date of Registration with the IRDA: 23.10.2000

2022-23

Royal Sundaram General Insurance

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	% age of Claims Repudiated (in terms of number of	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 5years 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	RSAHLGP22167V032122	Group Health	738523	02-08-2008	98.85%	135.2%					55%	842	0	0	0	0	842
2	RSAHLGP21438V022021	Group Personal Accident	1417890	15-03-2001	80.04%	102.8%					63%	2353	0	0	0	0	2353
3	RSAHLIP23029V012223	Advanced Top up Health Insurance Plan	16559	02-06-2022	8.49%	7.2%					0%	6838	0	0	0	0	6838
4	RSAHLIP23030V012223	Multiplier Health Insurance Plan	12951	15-07-2022	56.36%	84.7%					0%	5224	0	0	0	0	5224
5	RSHLGP23157V012223	Group Multiplier Health Insurance Plan	8	13-12-2022	0.00%	47.0%					0%	5	0	0	0	0	5
6	IRDA/NL-HLT/RSAI/P-P/V.I/192/13-14	Accident Shield	4455	12-01-2004	171.29%	223.9%					63%	0	0	655	0	0	655
7	IRDA/NL-HLT/RSAI/P-H/V.I/214/13-14	Accident Shield Classic	971	10-01-2003	1.32%	53.4%					57%	0	289	128	100	239	756
8	RSAHLIP20177V011920	Aroova Sanjeevani Policy, Royal Sundaram General Insurance Co. Ltd	14022	01-04-2020	102.31%	130.7%					79%	3486	7196	0	0	0	10682
9	IRDA/NL-HLT/RSAI/P-P/V.I/53/13-14	Citi PA Plus Insurance Policy	8	08-01-2005	0.00%	0.0%					0%	0	0	0	0	0	0
10	RSAHLIP21094V012021	Corona Kavach Policy, Royal Sundaram General Insurance Co. Ltd	0	01-09-2020	0.00%	0.0%					0%	0	0	0	0	0	0
11	RSAHLIP21048V012021	COVID SECURE	-8	15-06-2020	366.61%	366.6%					0%	0	0	0	0	0	0
12	RSAHLIP18105V011718	Family Plus	1286	02-01-2018	67.94%	103.6%					71%	342	182	27	0	0	551
13	RSAHLGP21250V012021	Group Covid Secure	0	01-01-2021	15.60%	15.6%					0%	0	0	0	0	0	0
14	RSAHLGP22167V032122	Group Health - Other then Employer/Employee	72469	05-05-2001	50.52%	91.1%					100%	0	0	7	0	0	7
15	IRDA/NL-HLT/RSAI/P-P/V.I/180/13-14	Group Personal Accident Policy (APA 002)	72671	09-01-2001	25.97%	78.1%					37%	0	0	12	0	0	12
16	IRDA/NL-HLT/RSAI/P-H/V.I/57/13-14	HOSPITAL BENEFIT PLUS INSURANCE	1259	26-12-2007	3.60%	34.1%					75%	0	0	0	205	731	936
17	IRDA/NL-HLT/RSAI/P-H/V.I/182/13-14	HOSPITAL CASH INSURANCE	5344	03-01-2005	22.85%	39.5%					74%	0	0	3	33	0	36
18	IRDA/NL-HLT/RSAI/P-H/V.I/177/13-14	Hospital Cash Plan for Standard Chartered Bank customers	1605	27-12-2005	31.11%	47.8%					75%	0	1	132	366	598	1097
19	IRDA/NL-HLT/RSAI/P-H/V.I/212/13-14	HOSPITAL PLUS	64	19-01-2009	0.00%	30.5%					50%	0	0	0	8	44	52
20	IRDA/NL-HLT/RSAI/P-H/V.I/183/13-14	Income Protector Plus Policy	486	03-01-2006	0.00%	52.1%					56%	0	0	68	166	150	384
21	IRDA/NL-HLT/RSAI/P-H/V.I/215/13-14	Individual Personal Accident Policy (Accidental Death & Disablement only)	3378	05-02-2001	5.97%	58.1%					42%	351	572	480	544	747	2694
22	RSAHLIP21054V022021	Life Line	208913	01-01-2015	81.34%	128.4%					83%	15824	41889	29425	13629	0	100767
23	IRDA/NL-HLT/RSAI/P-H/V.I/213/Plan IV/13-14	Master Product (Ace Health Advantage)	225	01-02-2013	94.06%	124.6%					80%	0	17	16	113	0	146
24	IRDA/NL-HLT/RSAI/P-H/V.I/213/Plan II/13-14	Master Product (Amsure Master Health Plan)	763	09-01-2012	81.80%	112.3%					89%	5	10	2	350	0	367
25	IRDA/NL-HLT/RSAI/P-H/V.I/213/Plan I/13-14	Master Product (Total Health Advantage)	63	03-01-2012	31.99%	62.5%					74%	0	3	10	27	0	40
26	IRDA/NL-HLT/RSAI/P-H/V.I/213/Plan III/13-14	Master Product (Total Health Plus)	355	07-02-2012	76.22%	106.7%					90%	0	6	0	193	0	199
27	IRDA/NL-HLT/RSAI/P-P/V.I/188/13-14	Personal Accident Care Gold Insurance	4886	01-02-2007	0.00%	52.1%					73%	0	0	7	16	3710	3733
28	IRDA/NL-HLT/RSAI/P-P/V.I/187/13-14	Personal Accident Care Platinum Insurance	1048	01-02-2007	81.60%	133.7%					50%	20	43	106	112	518	799
29	RSAPAIP21632V012021	Saral Suraksha Bima, Royal Sundaram General Insurance Co. Ltd	19450	01-04-2021	165.74%	217.9%					28%	16248	1410	0	0	0	17658
30	IRDA/NL-HLT/RSAI/P-H/V.I/190/13-14	SECURE ALL	608	02-04-2008	122.72%	153.2%					83%	0	0	90	339	15	444
31	IRDAI/HLT/RSAI/P-H/V.II/181/14-15	Smart Cash Plan	4378	31-12-2007	68.48%	92.4%					43%	662	269	453	454	1037	2875
32	RSAHLGP19010V011819	Suraksha Kawach	15326	01-11-2018	29.33%	61.2%					21%	0	18	0	0	0	18
33	IRDA/NL-HLT/RSAI/P-P/V.I/54/13-14	Suraksha Personal Accident Insurance	0	01-02-2006	0.00%	0.0%					0%	0	0	0	0	0	0
34	IRDA/NL-HLT/RSAI/P-H/V.I/186/13-14	Surgical Shield Insurance Policy	64	08-01-2008	-3.98%	25.3%					86%	0	3	1	4	30	38
35	IRDA/NL-HLT/RSAI/P-H/V.I/194/13-14	Surgicare	5	04-08-2008	0.00%	29.2%					23%	0	0	2	3	0	5
36	IRDA/NL-HLT/RSAI/P-H/V.I/209/13-14	Too Up Insurance – Health XS and Super Health XS Policy	777	02-01-2011	67.29%	95.5%					61%	14	39	291	118	19	481
37	IRDA/NL-HLT/RSAI/P-H/V.I/216/13-14	Travel Shield - Single Trip	12305	04-03-2006	14.06%	64.8%					0%	12504	0	0	0	0	12504
38	IRDA/NL-HLT/RSAI/P-H/V.I/272/13-14	Travel Shield Plus - Corporate Frequent Traveller	17	04-03-2006	0.83%	51.6%					0%	17	0	0	0	0	17
39	RSATGDP22114V012212	Group Bharat Yatra Suraksha, Royal Sundaram General Insurance Co. Limited	270	01-10-2021	0.00%	50.7%					0%	1	0	0	0	0	1
40	RSATIOP18116V011718	Travel Secure	7986	15-04-2018	22.64%	73.4%					0%	6458	0	0	0	0	6458
41	RSATIDP22118V012122	Bharath vaithra suraksha	47	01-10-2021	0.00%	50.7%					0%	34	0	0	0	0	34
42	RSAHLGP20177V011920	Group Arogya Sanjeevani Policy,	55	01-02-2023	0.00%	47.0%					0%	1	0	0	0	0	1
43	RSAPAGP01009V020001	Janatha Personal Accident	524324	08-10-2001	50.23%	75.7%					2%	231	252	0	0	0	483
44	RSAHLGP21441V022021	Rural Accident Insurance Policy	3714	10-03-2001	0.00%	25.5%					43%	40	0	0	0	0	40
45	IRDAI/HLT/RSGI/P-P/V.I/13/16-17	Shakthi Security Shield - Micro Insurance Product (Group)	1211	28-07-2016	0.00%	25.5%					0%	22	0	0	0	0	22
46	IRDAI/HLT/RSGI/P-P/V.I/12/16-17	Janatha Personal Accident - Micro Insurance Product (Group)	408865	28-07-2016	26.78%	52.2%					4%	23	0	0	0	0	23
47	RSAHMGP21443V022021	Rural Accident Insurance Policy - Micro Insurance Product (Group)	61	28-07-2016	0.00%	25.5%					0%	12	0	0	0	0	12