

**GROUP HEALTH INSURANCE POLICY \_PROPOSAL RECEIVED ON 10th June 2024**

Plan_name	Plan_Details	Rates 2023-24 In Rs.	Initial Proposed rate <b>without co- payment</b> (27.04.24)	% hike wrt earlier rates of year 2023-24 <b>without copay</b>	Final commercial proposal dated 18.06.24	% reduction wrt initial offer of 27.04.24	% hike wrt earlier rates of year 2023- 24	Claim outgo vs premium ratio during 2023-24		
								Premium aid (In Cr)	claimed (In Cr)	claim outgo%
		1	2	3=(2-1)/1%	4	5=(2-4)/2	6=(4-1)/1%	7	8	9=8/7%
<b>PLAN A</b>	Self+Spouse+3Children ( Rs 5 Lakhs)	24222	35070	44.79	34810	0.01	43.71	4.1	3.68	89.76
<b>PLAN B</b>	Self+Spouse+3Child ( Rs 10Lakhs)	36332	54200	49.18	49314	0.09	35.73	0.32	0.44	137.50
<b>PLAN C</b>	Self+Spouse+3Children+One Parent (Rs 5 Lakhs)	40011	62844	57.07	67492	-0.07	68.68	2.95	3.47	117.63
<b>PLAN D</b>	Self+Spouse+3Child+One Parent ( Rs 10Lakhs)	60017	101581	69.25	95401	0.06	58.96	0.2	0.58	290.00
<b>PLAN E</b>	Self+Spouse+3Children+Two Parents ( Rs 5 Lakhs)	54242	122628	126.08	115472	0.06	112.88	2.55	3.39	132.94
<b>PLAN F</b>	Self+Spouse+3Child+Two Parents (- Rs 10Lakhs)	83243	137373	65.03	136163	0.01	63.57	0.11	0.11	100.00
	<b>Average</b>			<b>68.56</b>		<b>0.03</b>	<b>63.92</b>			<b>144.64</b>