

FROM NL-47

Profile & Performance of Health Insurance, Personal Accident and Travel Insurance Products during the FY 2025-26.



Bajaj General Insurance Limited (Formerly known as Bajaj Allianz General Insurance Company Limited)
IRDA Registration No 113. dated 2nd May, 2001

(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)					
												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
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q=l+m+n+o+p	
1	BAJHLIP26064V012526	AapKe Liye- Andaman & Nicobar Islands	68	19-Jun-25	95.98%	146.09%	0.00%	0.00%	-	-	0.00%	42	-	-	-	-	42
2	BAJHLIP26057V012526	AapKe Liye- Arunachal Pradesh	47	19-Jun-25	0.00%	48.11%	0.00%	0.00%	-	-	0.00%	27	-	-	-	-	27
3	BAJHLIP26048V012526	AapKe Liye- Bihar & Jharkhand	4,880	19-Jun-25	8.17%	54.86%	44.44%	55.56%	-	-	0.00%	4,399	-	-	-	-	4,399
4	BAJHLIP26054V012526	AapKe Liye- Himachal Pradesh	721	19-Jun-25	0.00%	49.36%	0.00%	0.00%	-	-	0.00%	680	-	-	-	-	680
5	BAJHLIP26047V012526	AapKe Liye- Madhya Pradesh & Chhattisgarh	6,223	19-Jun-25	10.39%	63.85%	47.83%	50.00%	8	8	0.00%	4,840	-	-	-	-	4,840
6	BAJHLIP26052V012526	AapKe Liye- Rajasthan	2,005	19-Jun-25	0.69%	44.77%	16.67%	83.33%	-	-	0.00%	1,676	-	-	-	-	1,676
7	BAJHLIP26050V012526	AapKe Liye- Uttar Pradesh	5,448	19-Jun-25	14.60%	59.63%	27.59%	58.62%	-	-	0.00%	4,814	-	-	-	-	4,814
8	BAJHLIP26049V012526	AapKe Liye- Uttarakhand	656	19-Jun-25	51.45%	96.02%	50.00%	33.33%	-	-	0.00%	526	-	-	-	-	526
9	BAJHLIP26059V012526	Adomjidamak- Manipur	172	19-Jun-25	0.00%	50.55%	0.00%	0.00%	-	-	0.00%	121	-	-	-	-	121
10	BAJPAGP24054V012324	Antodaya Shramik Suraksha Yojana	68,031	13-Jul-23	54.24%	114.83%	50.00%	38.19%	2	2	35.50%	1	-	-	-	-	1
11	BAJHLIP26045V012526	Apananka Pain- Odisha	1,971	19-Jun-25	0.17%	53.44%	0.00%	100.00%	-	-	0.00%	1,689	-	-	-	-	1,689
12	BAJHLIP26061V012526	Apnar Jonyo- Tripura	124	19-Jun-25	0.00%	46.74%	0.00%	0.00%	-	-	0.00%	120	-	-	-	-	120
13	BAJHLIP26046V012526	Apnar Jonyo- West Bengal	6,076	19-Jun-25	2.60%	54.59%	18.75%	62.50%	-	-	0.00%	4,930	-	-	-	-	4,930
14	BAJHLIP26056V012526	Aponar Babe- Assam	1,702	19-Jun-25	14.43%	64.01%	57.14%	28.57%	-	-	0.00%	1,431	-	-	-	-	1,431
15	BAJHLIP21606V022021	Arogya Sanjeevani Policy, Bajaj Allianz General Insurance Company	6,438	12-Mar-21	103.05%	139.29%	75.58%	21.46%	4	4	81.03%	2,259	-	-	-	-	2,259
16	BAJHLGP21602V012021	Arogya Sanjeevani Policy, Bajaj Allianz General Insurance Company Limited (Group)	567	14-Apr-21	75.81%	105.06%	58.25%	36.89%	3	3	59.36%	2	-	-	-	-	2
17	BAJHGSP20133V011920	Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana in the UT of Jammu & Kashmir and UT of Ladakh	-	01-Mar-20	0.00%	0.00%	100.00%	0.00%	-	-	0.00%	-	-	-	-	-	-
18	BAJHGSP24060V012324	Ayushman Bharat- Pradhan Mantri Jan Arogya Yojana (AB-PM JAY), Mukhyamantri Amrutam (AM) and Mukhyamantri Amrutam Vatsalaya (MAS) Yojana in the State of Gujarat	2,26,61,829	11-Jul-23	82.93%	68.59%	95.48%	4.52%	-	-	0.00%	3	-	-	-	-	3
19	BAJHGSP26075V012526	Ayushman Bharat- Pradhan Mantri Jan Arogya Yojana (AB-PM JAY), Mukhyamantri Amrutam (AM) and Mukhyamantri Amrutam Vatsalaya (MAS) Yojana in the State of Gujarat	-	26-Nov-25	0.00%	0.00%	100.00%	0.00%	-	-	0.00%	-	-	-	-	-	-
20	BAJTIDP22129V022122	Bajaj Allianz Bharat Bhraman Insurance Policy	1,30,856	01-Oct-21	8.27%	230.43%	12.05%	65.46%	-	-	0.00%	1,30,846	-	-	-	-	1,30,846
21	BAJHLGP18016V011718	Bajaj Allianz Credit Linked Group Hospital Cash Policy	4,628	09-Oct-17	10.83%	86.18%	86.68%	13.32%	-	-	0.48%	1	-	-	-	-	1
22	IRDA/NL-HLT/BAGI/P-P/V.I/8/14-15	Bajaj Allianz Janata Personal Accident Policy- Group	31,166	16-Jun-14	9.00%	62.97%	66.67%	11.11%	-	-	0.00%	526	-	-	-	-	526
23	BAJPAIP15004V011415	Bajaj Allianz Janata Personal Accident Policy- Individual	-	25-Jul-14	0.00%	0.00%	0.00%	0.00%	-	-	0.00%	-	-	-	-	-	-
24	BAJPAGP20054V011920	Bajaj Allianz Suraksha Kavach (Group)	18,619	20-Sep-20	7.06%	152.83%	18.07%	54.22%	3	3	4.60%	3	-	-	-	-	3
25	BAJHLGP21584V012021	Bharat Bhraman Insurance Policy for Scheduled Airline Operators	7	07-Aug-21	-93.05%	17.54%	0.00%	0.00%	-	-	0.00%	3	-	-	-	-	3
26	BAJHGSP24124V012324	Cashless Treatment Scheme for Road Accident Victims - [Mumbai-Chennai (NH-48) and Chennai-Kolkata (NH-16) of "Corridors of Golden Quadrilateral"]	2,64,19,552	24-Nov-23	118.35%	107.05%	99.52%	0.48%	-	-	0.00%	4	-	-	-	-	4

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27	BAJHLIP15002V011415	Comprehensive Care Plan	23,294	29-Mar-14	3.24%	-156.39%	17.05%	59.69%	2	2	0.00%	15,231	-	-	-	-	15,231
28	BAJHLGP20155V011920	Corona care	-	28-Mar-20	-46.06%	-46.06%	60.00%	20.00%	-	-	0.00%	-	-	-	-	-	-
29	BAJHLIP21100V012021	Corona Kavach Policy , Bajaj Allianz General Insurance Company Limited	-	01-Oct-21	5.90%	5.90%	52.17%	17.39%	1	1	0.00%	-	-	-	-	-	-
30	BAJHLGP21133V012021	Corona Protection Policy (Group)	-	06-Aug-20	0.00%	0.00%	0.00%	100.00%	-	-	0.00%	-	-	-	-	-	-
31	BAJHLGP21052V022021	Credit Linked Health Plan (Group)	8,64,442	17-Nov-20	6.92%	-495.72%	29.60%	52.86%	71	71	0.00%	89	-	-	-	-	89
32	BAJHLIP23208V032223	Critical Illness Insurance	3,576	29-Apr-23	35.70%	68.79%	55.56%	31.11%	2	2	83.40%	3,471	-	-	-	-	3,471
33	BAJHLIP21273V012021	CRITI-CARE	7,786	06-Oct-21	31.09%	80.73%	11.11%	84.44%	43	43	36.97%	5,565	-	-	-	-	5,565
34	BAJTIDP22128V022122	E-Travel Value Policy	2,167	01-Oct-21	-3.14%	166.50%	0.00%	0.00%	-	-	0.00%	2,167	-	-	-	-	2,167
35	BAJHLIP23068V032223	Extra Care	1,389	11-Aug-22	154.38%	154.18%	61.24%	35.39%	9	9	89.07%	660	-	-	-	-	660
36	BAJHLIP23069V032223	Extra Care Plus	2,08,938	11-Aug-22	59.59%	91.58%	60.98%	36.13%	91	91	87.19%	91,582	-	-	-	-	91,582
37	BAJHLIP22024V032122	Family Health Care	2,60,805	28-May-21	66.08%	115.74%	64.29%	32.15%	348	348	33.67%	67,296	20,960	17,547	10,775	225	1,16,803
38	BAJHLGP25018V012425	Flexi Guard (Group)	5,32,297	03-May-24	20.11%	159.73%	89.84%	8.53%	8	8	0.51%	37	-	-	-	-	37
39	BAJHLGP22165V012122	Flexi Health Protect Plan (Group)	35,44,567	01-Oct-20	101.96%	112.40%	90.35%	7.85%	240	240	58.51%	8,599	-	-	-	-	8,599
40	BAJHLGP26067V022526	Flexi Health Protect Plan (Group)	23,77,167	29-Dec-25	46.72%	110.88%	75.94%	21.39%	296	296	0.00%	105	-	-	-	-	105
41	BAJHLIP23209V022223	Global Health Care	105	22-Apr-23	2.81%	-223.46%	40.00%	20.00%	-	-	81.97%	66	-	-	-	-	66
42	IRDAI/HLT/BAGI/P-P/V.I/04/2016-17	Global Personal Guard Policy (Group)	-	07-Aug-16	-9691.92%	-9263.45%	85.71%	14.29%	-	-	0.00%	2	-	-	-	-	2
43	IRDAI/HLT/BAGI/P-P/V.I/30/14-15	Global Personal Guard Policy (Individual)	2,13,922	20-May-16	31.42%	90.63%	57.72%	33.95%	114	114	54.05%	1,75,750	-	-	-	-	1,75,750
44	BAJTGOP22126V022122	Group Business Traveler's Insurance Policy	86,558	01-Oct-21	52.72%	82.59%	49.93%	41.97%	4	4	0.00%	605	-	-	-	-	605
45	BAJHLIP02002V010102	Group Critical Illness	30	15-May-02	8.98%	-23.30%	100.00%	0.00%	-	-	100.00%	2	-	-	-	-	2
46	BAJHLGP26068V022526	Group Guard	24,97,419	29-Dec-25	19.01%	188.49%	82.73%	14.63%	21	21	0.00%	50	-	-	-	-	50
47	BAJHLGP22133V022122	Group Hospital Cash Policy	3,11,866	01-Oct-21	10.97%	111.25%	85.38%	13.72%	120	119	64.71%	12	-	-	-	-	12
48	IRDA/NL-HLT/BAGI/P-P/V.I/15/13-14	Group Personal Accident	77,05,856	10-Jul-01	57.52%	75.85%	60.28%	25.80%	6	6	53.88%	5,156	-	-	-	-	5,156
49	BAJHLIP23210V042223	Health Care Supreme	11,546	22-Apr-23	99.76%	130.30%	85.17%	13.07%	17	17	94.15%	6,602	-	-	-	-	6,602
50	BAJHLIP24149V062324	Health Ensure	89,399	21-Feb-24	81.39%	109.43%	82.20%	16.03%	83	83	78.13%	39,451	-	-	-	-	39,451
51	BAJHLIP26073V082526	Health Guard	1,32,516	06-Jan-26	84.45%	113.75%	86.44%	12.07%	193	193	82.61%	56,676	-	-	-	-	56,676
52	BAJHLGP21181V022021	Health Guard (Group)	5,418	01-Oct-20	69.81%	205.59%	80.23%	14.97%	-	-	92.31%	135	-	-	-	-	135
53	BAJHLIP21005V022021	Health Infinity	164	13-Apr-20	36.66%	70.65%	85.00%	15.00%	1	1	87.25%	108	-	-	-	-	108
54	BAJHLGA22166V012122	Health Prime (Group)	307	17-Oct-21	5350749.45%	5351348.09%	0.16%	31.15%	-	-	0.00%	3	-	-	-	-	3
55	BAJHLIA24087V022324	Health Prime (Retail) (Rider for Health Products)	248	21-Sep-23	#####	#####	0.03%	70.00%	-	-	3.85%	1	-	-	-	-	1
56	BAJHLIP2540V012425	HERizon Care	9	03-Jan-25	0.17%	23.66%	0.00%	0.00%	-	-	0.00%	7	-	-	-	-	7
57	BAJHLIP23078V032223	Hospital Cash Daily Allowance	15,562	13-Sep-22	35.21%	78.52%	73.73%	23.43%	12	12	61.58%	8,259	-	-	-	-	8,259
58	BAJHLIP26060V012526	I tan- Mizoram	19	19-Jun-25	0.00%	44.08%	0.00%	0.00%	-	-	0.00%	19	-	-	-	-	19
59	IRDA/NL-HLT/BAGI/P-H/V.I/148/13-14	Insta Insure	-	05-Apr-08	-568.21%	-449.69%	0.00%	0.00%	-	-	0.00%	-	-	-	-	-	-
60	BAJTGDP22127V022122	IRCTC Air Care Policy	-	01-Oct-21	0.00%	0.00%	0.00%	0.00%	-	-	0.00%	-	-	-	-	-	-
61	IRDA/ NL- HLT/ BAGI/ P-H/ V.I/ 406/13-14	J&K Bank Health Insurance Policy	-	02-Jul-09	32380.98%	32380.98%	66.67%	0.00%	-	-	0.00%	-	-	-	-	-	-
62	BAJHLIP26065V012526	Khyed kyi ched du- Ladakh	47	19-Jun-25	0.00%	40.37%	0.00%	0.00%	-	-	0.00%	46	-	-	-	-	46
63	IRDA/NL-HLT/BAGI/P-P/V.I/470/13-14	Loan Care	3,78,224	14-Mar-14	26.40%	129.88%	45.45%	38.88%	15	15	0.00%	47	-	-	-	-	47
64	BAJHLGP22020V022122	M Care (Group)	-	19-May-21	0.00%	0.00%	66.67%	0.00%	-	-	0.00%	-	-	-	-	-	-
65	BAJHLIP22019V022122	M-Care	90	19-May-21	2100.77%	2162.27%	22.86%	34.29%	-	-	0.00%	1	-	-	-	-	1
66	BAJHLIP21536V022021	Mediclaim Insurance	52,832	01-Oct-20	145.39%	181.79%	85.49%	11.60%	198	198	80.87%	27	-	-	-	-	27
67	BAJHLIP26044V012526	Mee Kosam- Andhra Pradesh & Telangana	6,522	19-Jun-25	26.24%	77.74%	48.10%	48.10%	7	7	0.00%	5,025	-	-	-	-	5,025
68	BAJHLGP17002V011617	Mukhyamantri Swasthya Bima Yojana- In the state of Uttarakhand	-	01-Aug-16	0.00%	0.00%	0.00%	0.00%	-	-	0.00%	-	-	-	-	-	-
69	BAJHLIP26074V022526	My Health Care Plan	7,87,827	06-Jan-26	60.68%	101.30%	71.12%	26.67%	713	713	75.52%	2,96,993	-	-	-	-	2,96,993
70	BAJHLIP26058V012526	Na Ka bynta jong phi- Meghalaya	93	19-Jun-25	0.00%	54.44%	0.00%	0.00%	-	-	0.00%	77	-	-	-	-	77
71	BAJHLIP23184V012223	Nidaan Swasthya Bima Policy	133	24-Apr-23	9.75%	54.92%	40.00%	60.00%	1	1	0.00%	133	-	-	-	-	133
72	BAJHLIP26043V012526	Nimagagi - Karnataka	4,824	19-Jun-25	9.82%	64.51%	47.83%	52.17%	-	-	0.00%	3,835	-	-	-	-	3,835
73	BAJHLIP26042V012526	Ningalkkayi- Kerala (Including Lakshadweep)	3,040	19-Jun-25	13.92%	69.84%	35.00%	57.50%	-	-	0.00%	2,201	-	-	-	-	2,201

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74	BAJHLIP26062V012526	Opuni Karoni- Nagaland	35	19-Jun-25	0.00%	47.88%	0.00%	0.00%	-	-	0.00%	31	-	-	-	-	31
75	BAJHLIP21218V022021	Personal Accident	22,490	01-Oct-20	75.42%	127.68%	63.30%	26.26%	5	5	77.99%	18,015	-	-	-	-	18,015
76	IRDA/NL-HLT/BAGI/P-P/V.I/421/13-14	Personal Care Insurance Policy	1	02-Apr-12	-3.58%	2908.02%	0.00%	0.00%	1	1	0.00%	1	-	-	-	-	1
77	IRDAI/HLT/BAGI/GOVT.SCHEM-PMSBY/13/2015-16	Pradhan Mantri Suraksha Bima Yojana	6,79,132	22-May-15	54.02%	74.12%	36.79%	39.29%	-	-	0.00%	11	-	-	-	-	11
78	BAJTIO22122V022122	Pravasi Bhartiya Bima Yojana	-	01-Oct-21	0.00%	0.00%	0.00%	0.00%	-	-	0.00%	-	-	-	-	-	-
79	IRDA/NL-HLT/BAGI/P-P/V.I/278/13-14	Premium Personal Guard	40,077	26-Jun-07	40.70%	92.55%	68.79%	23.67%	5	5	88.84%	30,854	-	-	-	-	30,854
80	BAJHLGP17001V011617	Rashtriya Swasthya Bima Yojana (RSBY) Gujarat Cluster 2 Districts (Ahmedabad region) Districts: Ahmedabad, Kheda, Anand, Surendranagar	-	01-Apr-16	0.00%	0.00%	0.00%	0.00%	-	-	0.00%	-	-	-	-	-	-
81	BAJHLGA23142V012223	Respect (Group)	44	02-Dec-22	-9151.30%	-9135.52%	0.00%	0.00%	-	-	0.00%	-	-	-	-	-	-
82	IRDA/NL-HLT/BAGI/P-H/V.I/147/13-14	Sankat Mochan	62,919	05-Jun-07	55.82%	124.72%	67.94%	27.99%	-	-	0.00%	62,620	-	-	-	-	62,620
83	BAJPAIP21609V012021	Saral Suraksha Bima, Bajaj Allianz General Insurance Company Ltd.	2,527	01-Apr-21	70.93%	115.41%	100.00%	0.00%	-	-	0.00%	2,526	-	-	-	-	2,526
84	BAJHLIP23213V052223	Silver Health	8,607	22-Apr-23	83.98%	106.79%	90.65%	8.06%	19	19	89.50%	6,739	-	-	-	-	6,739
85	BAJHLIP25037V022425	Star Package	30,146	04-Oct-24	111.08%	137.27%	88.62%	8.92%	106	106	77.65%	293	1,296	2,327	4,975	64	8,955
86	IRDAI/HLT/BAGI/P-H/V.I/40/16-17	Suraksha Chakra	1	17-Jun-17	0.00%	0.00%	0.00%	0.00%	-	-	0.00%	1	-	-	-	-	1
87	BAJHLIP15001V011415	Surgical Protection Plan	-	24-Mar-14	0.00%	0.00%	100.00%	0.00%	-	-	0.00%	-	-	-	-	-	-
88	BAJHLIP26063V012526	Tapainko Lagi- Sikkim	115	19-Jun-25	0.00%	64.34%	0.00%	0.00%	-	-	0.00%	92	-	-	-	-	92
89	BAJHLIP21184V022021	Tax Gain	3	01-Oct-20	44.24%	103.66%	28.57%	0.00%	-	-	40.00%	2	-	-	-	-	2
90	BAJTIO24008V022324	Travel ACE (International)	2,14,846	21-Apr-23	56.02%	115.41%	48.49%	40.15%	8	8	0.00%	2,05,458	-	-	-	-	2,05,458
91	BAITGDP24098V012324	Travel Ace- Domestic (Group)	59,168	07-Oct-23	93.46%	132.97%	36.00%	56.00%	-	-	0.00%	36	-	-	-	-	36
92	BAJTIO24006V032324	Travel Companion	3,48,598	21-Apr-23	47.60%	129.64%	43.57%	44.69%	92	92	0.00%	3,35,868	1	-	-	-	3,35,869
93	BAJTGOP22123V022122	Travel Elect	14	01-Oct-21	9896.68%	9978.78%	22.22%	44.44%	-	-	0.00%	7	-	-	-	-	7
94	BAJPAGP19068V011819	Travel Insurance for E-ticket passengers- for Indian Railway Catering and Tourism Corporation (IRCTC)	-	01-Oct-18	0.00%	0.00%	50.00%	0.00%	-	-	0.00%	-	-	-	-	-	-
95	BAJTGOP22119V022122	Travel Prime Holiday Policy (Group)	1,94,860	01-Oct-21	73.03%	163.74%	38.15%	54.53%	-	-	0.00%	262	-	-	-	-	262
96	BAJHLIP26051V012526	Tuhade Lai- Punjab	3,038	19-Jun-25	15.72%	62.07%	48.15%	51.85%	-	-	0.00%	2,540	-	-	-	-	2,540
97	BAJHLIP26053V012526	Tuhund Khatir- Jammu & Kashmir	2,323	19-Jun-25	0.00%	49.37%	0.00%	100.00%	-	-	0.00%	2,231	-	-	-	-	2,231
98	BAJHLIP26055V012526	Tujya Khatir- Goa	525	19-Jun-25	17.17%	68.16%	0.00%	66.67%	-	-	0.00%	442	-	-	-	-	442
99	BAJHLIP26041V012526	Ungalukkaga-Tamil Nadu (including Puducherry)	4,750	19-Jun-25	13.38%	68.09%	40.00%	51.43%	-	-	0.00%	3,949	-	-	-	-	3,949
100	BAJPAGP20060V011920	Union Suraksha Kavach (Group)	148	22-Sep-20	-0.99%	62.38%	0.00%	0.00%	-	-	0.00%	1	-	-	-	-	1
101	IRDA/NL-HLT/BAGI/P-H/V.I/407/13-14	United Sampoorna Suraksha Policy	-	10-Feb-09	0.42%	0.42%	0.00%	0.00%	-	-	0.00%	-	-	-	-	-	-
102	BAJHLIP21142V022021	Women Specific Critical Illness	385	01-Oct-20	-0.17%	36.80%	0.00%	100.00%	-	-	85.82%	379	-	-	-	-	379

Note: the above data shall be disclosed by insurer as part of their Public Disclosure for 4th quarter only.