

Rationale for Revision in Price

Flexi Health UIN: CHOHLIP24145V042324

In response to a continuous high incurred loss ratio over the past three years and the escalating costs associated with hospitalizations attributed to underlying medical inflation, we have conducted a comprehensive review resulting in the premium revision of our product **'Flexi Health' with UIN: CHOHLIP24145V042324**. This adjustment has received official approval from IRDAI, dated January 3, 2024, ensuring the product's viability and sustainability. The revised pricing will be effective from February 1, 2024, onwards.

Incurred Claims Ratio for last three years:

Financial Year	Loss Ratio
2022-2023	90%
2021-2022	78%
2020-2021	51%

We appreciate your understanding and continued trust in our commitment to providing quality and sustainable healthcare solutions.



**STAY FLEXI!
STAY HEALTHY!**



Rationale for Revision in Price

Chola Healthline UIN: CHOHLIP24153V042324

In response to a continuous high incurred loss ratio over the past three years and the escalating costs associated with hospitalizations attributed to underlying medical inflation, we have conducted a comprehensive review resulting in the premium revision of our product '**Chola Healthline**' with **UIN: CHOHLIP24153V042324**. This adjustment has received official approval from IRDAI, dated January 17, 2024, ensuring the product's viability and sustainability. The revised pricing will be effective from February 15, 2024, onwards.

Incurred Claims Ratio for last three years:

Financial Year	Loss Ratio
2022-2023	116%
2021-2022	124%
2020-2021	90%

We appreciate your understanding and continued trust in our commitment to providing quality and sustainable healthcare solutions.



THE PERFECT WAY TO
**PROTECT YOUR
FAMILY'S HEALTH**