

Name of the Product: Health Companion
UIN: NBHHLIP23108V062223
Price Change with effect from 4th Nov 2022.

Health Companion is a Retail Health Indemnity product offered the Company. Premiums for this product have been revised after reviewing the performance of the product across all rating factors and underlying claims experience. Rate revision accounts for future inflation, and change in business mix.

Current incurred claims ratio* is 88.4% for Q1 and Q2 of FY 22-23.

**Incurred claim ratio is inclusive of paid claims, outstanding claims, IBNR and claims handling expenses.*