

Name of the Product: Heart Beat
UIN: NBHHLIP23113V072223
Price Change Effective From: 18th Jan 2023

Heart Beat 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 90.4% for Q2 and Q3 of FY 22-23.

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