ManipalCigna Health Insurance

ManipalCigna Health Insurance Company Limited
IRDAI Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

S.No.	Name of Product	Type of Product		As on 30.6.26		As on 31.3.26		As on 31.3.25		As on 31.3.24	Product Specific Assumptions, if any
				SI - 5L		SI - 5L		SI - 5L		SI - 5L	
			Age (in Yrs)	Premium	Premium % Increase over premium as on 31.3.26	Premium	Premium % Increase over premium as on 31.3.25	Premium	Premium % Increase over premium as on 31.3.24	Premium	
1	Arogya Sanjeevani Policy, ManipalCigna	Indemnity	32	6,299	0%	6,299	0%	6,299	0%	6,299	-
			37	6,130	0%	6,130	0%	6,130	0%	6,130	
			47	8,743	0%	8,743	0%	8,743	0%	8,743	
			52	11,541	0%	11,541	0%	11,541	0%	11,541	
			62	19,542	0%	19,542	0%	19,542	0%	19,542	
2	ManipalCigna Lifestyle Protection - Accident Care	Fixed Benefit	32	885	0%	885	0%	885	0%	885	1. Plan C premium are shown here
			37	885	0%	885	0%	885	0%	885	
			47	885	0%	885	0%	885	0%	885	
			52	885	0%	885	0%	885	0%	885	
			62	885	0%	885	0%	885	0%	885	
3	ManipalCigna Lifestyle Protection - Critical Care	Fixed Benefit	32	1,700	0%	1,700	0%	1,700	0%	1,700	1. Enhanceed plan (Male) premium are shown here
			37	2,335	0%	2,335	0%	2,335	0%	2,335	
			47	6,795	0%	6,795	0%	6,795	0%	6,795	
			52	11,370	0%	11,370	0%	11,370	0%	11,370	
			62	29,485	0%	29,485	0%	29,485	0%	29,485	
4	Saral Suraksha Bima, ManipalCigna	Fixed Benefit	32	265	0%	265	0%	265	0%	265	-
			37	265	0%	265	0%	265	0%	265	
			47	265	0%	265	0%	265	0%	265	
			52	265	0%	265	0%	265	0%	265	
			62	265	0%	265	0%	265	0%	265	
5	ManipalCigna Super Top Up	Indemnity (Top-up)	32	800	0%	800	0%	800	0%	800	1. Plus plan premium (with 5L deductilbe) shown here
			37	1,000	0%	1,000	0%	1,000	0%	1,000	
			47	1,600	0%	1,600	0%	1,600	0%	1,600	
			52	1,600	0%	1,600	0%	1,600	0%	1,600	
			62	3,180	0%	3,180	0%	3,180	0%	3,180	
6	SecureHealth, ManipalCigna	Indemnity	32	71,454	0%	71,454	0%	71,454	0%	71,454	1. Premium for HIV customers are shown here
			37	77,095	0%	77,095	0%	77,095	0%	77,095	
			47	1,09,062	0%	1,09,062	0%	1,09,062	0%	1,09,062	
			52	1,41,028	0%	1,41,028	0%	1,41,028	0%	1,41,028	
			62	2,36,927	0%	2,36,927	0%	2,36,927	0%	2,36,927	
7	ManipalCigna Accident Shield	Fixed Benefit	32	265	0%	265	0%	265	0%	265	1. Pro plan premium shown here
			37	265	0%	265	0%	265	0%	265	
			47	265	0%	265	0%	265	0%	265	
			52	265	0%	265	0%	265	0%	265	
			62	265	0%	265	0%	265	0%	265	
8	ManipalCigna ProHealth Prime	Indemnity	32	8,252	0%	8,252	38%	5,988	0%	5,988	1. Protect plan premium shown here
			37	9,098	0%	9,098	16%	7,869	0%	7,869	
			47	12,615	0%	12,615	20%	10,519	0%	10,519	
			52	16,333	0%	16,333	18%	13,794	0%	13,794	
			62	25,908	0%	25,908	4%	24,974	0%	24,974	
9	ManipalCigna ProHealth Select	Indemnity	32	-	0%	-	0%	-	0%	-	1. Select B plan premium shown here
			37	-	0%	-	0%	-	0%	-	
			47	-	0%	-	0%	-	0%	-	
			52	-	0%	-	0%	-	0%	-	
			62	-	0%	-	0%	-	0%	-	
10	ManipalCigna Prime Senior	Indemnity	32	-	-	-	-	-	-	-	1. Elite plan premium shown here
			37	-	-	-	-	-	-	-	
			47	-	-	-	-	-	-	-	
			52	-	-	-	-	-	-	-	
			62	19,800	10%	18,000	0%	18,000	0%	18,000	
11	ManipalCigna Sarvah	Indemnity	32	7,006	5%	6,672	0%	6,672	-	-	1. Param premium shown here
			37	8,501	5%	8,096	0%	8,096	-	-	
			47	12,884	5%	12,270	0%	12,270	-	-	
			52	16,695	5%	15,900	0%	15,900	-	-	
			62	27,354	5%	26,051	0%	26,051	-	-	
				SI - 50L		SI - 50L		SI - 50L		SI - 50L	
			Age (in Yrs)	Premium	Premium % Increase over premium as on 31.3.26	Premium	Premium % Increase over premium as on 31.3.25	Premium	Premium % Increase over premium as on 31.3.24	Premium	
12	ManipalCigna Lifetime Health	Indemnity	32	11,510	13%	10,213	0%	10,213	0%	10,213	1. India Plan premium shown here
			37	11,793	8%	10,931	0%	10,931	0%	10,931	
			47	16,732	-3%	17,256	0%	17,256	0%	17,256	
			52	22,036	1%	21,756	0%	21,756	0%	21,756	
			62	38,220	4%	36,713	0%	36,713	0%	36,713	
				SI - 500/Day, Max 60 Days		SI - 500/Day, Max 60 Days		SI - 500/Day, Max 60 Days		SI - 500/Day, Max 60 Days	
			Age (in Yrs)	Premium	Premium % Increase over premium as on 31.3.26	Premium	Premium % Increase over premium as on 31.3.25	Premium	Premium % Increase over premium as on 31.3.24	Premium	
13	ManipalCigna ProHealth Cash	Fixed Benefit (Daily Cash)	32	866	0%	866	0%	866	0%	866	1. Enhanced Plan premium shown here
			37	866	0%	866	0%	866	0%	866	
			47	1,208	0%	1,208	0%	1,208	0%	1,208	
			52	1,621	0%	1,621	0%	1,621	0%	1,621	
			62	2,203	0%	2,203	0%	2,203	0%	2,203	

General Assumptions

1. Rates shared above are only for the active products.
2. Rates shared are for the Lucknow location, for 1A combination only.
3. Above rates are INR without any optional cover, loading, taxes, riders etc.

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Product Performance Parameter

Performance Apr'26	NOP (#)	Premium (Rs In lakh)
Opening as at 1st Apr'26	5,30,367	
New Policies issued	14,036	12,394
Renewal Policies	22,628	15,604
Total New + Renewal	**36,664**	**27,998**
Renewal Proportion %	62%	

Performance YTD May'26	NOP (#)	Premium (Rs In lakh)
Opening as at 1st Apr'26	5,30,367	
New Policies issued	29,774	19,540
Renewal Policies	47,025	28,796
Total New + Renewal	**76,799**	**48,336**
Renewal Proportion %	61%	

Performance YTD Jun'26	NOP (#)	Premium (Rs In lakh)
Opening as at 1st Apr'26	5,30,367	
New Policies issued	45,709	26,339
Renewal Policies	72,303	44,092
Total New + Renewal	**1,18,012**	**70,430**
Renewal Proportion %	61%	

Performance FY2025-26	NOP (#)	Premium (Rs In lakh)
Opening as at 1st Apr'25	4,27,509	
New Policies issued	2,05,240	97,105
Renewal Policies	2,70,764	1,24,192
Total New + Renewal	**4,76,004**	**2,21,296**
Renewal Proportion %	57%	

Performance FY2024-25	NOP (#)	Premium (Rs In lakh)
Opening as at 1st Apr'24	4,05,269	
New Policies issued	1,37,318	71,470
Renewal Policies	2,37,573	1,08,286
Total New + Renewal	**3,74,891**	**1,79,756**
Renewal Proportion %	63%	

Performance FY2023-24	NOP (#)	Premium (Rs In lakh)
Opening as at 1st Apr'23	3,85,371	
New Policies issued	1,36,090	82,669
Renewal Policies	2,24,336	86,480
Total New + Renewal	**3,60,426**	**1,69,149**
Renewal Proportion %	62%	