

Digit Health Care Plus Policy (UIN: GODHLIP25037V042425)

(Rationale for revision of pricing of the product)

The pricing of existing product Digit Health Care Plus Policy (UIN: GODHLIP21013V032223) is revised (as per approval from Product Management Committee meeting dated 19.12.2024). The revised UIN of the stated product will be GODHLIP25037V042425.

The revision of pricing of the product is due to increasing loss ratios trends. The product was first filed in 2019 and necessitated an update on premium pricing to account for medical inflation and increasing average claim size from long-lasting impact of Covid-19.

The incurred loss ratio as at 31-August-25 are as follows:

UW Year	Incurred Loss Ratio
2024-25	73%