

PRINT - COVERAGE

S.No.	May, 2025	Publication	Headline	Page No.
1.	4 th , Sun	The Hindu Business Line	Comparison and ranking of Care Health Insurance's premium with competitors.	09

Health insurance premium tracker

For a 30-year-old male, non-smoker, sum insured of ₹10 lakh living in a metro city

Insurer	Plan name	Key features	Premium (₹)
Niva Bupa	Health ReAssure 2.0	No Room Rent Limit, Unlimited Restoration of Cover, Day Care Treatments, Hospitalization at Home	10,835
CARE	Care Supreme	No Room Rent Limit, Mid-Year Member Addition, Air Ambulance Cover, No claim bonus	11,546
Star Health	Super Star	No Room Rent Limit, Unlimited Restoration of Cover, Mid - Year Member Addition	8,667
Aditya Birla Health	Activ One	2X Cover from Day 1, No Room Rent Limit, Unlimited Restoration of Cover, Day Care Treatments	8,528
Bajaj Allianz	My Health Care	Unlimited Restoration of Cover, Day Care Treatment only 2hr Hospitalisation, Ambulance Charges	8,645
TATA AIG	Medicare	No Room Rent Limit, Pre and Post Hospitalisation Coverage, Mid Year Member Addition	12,366
ICICI Lombard	Elevate	Unlimited Restoration, Renewal Bonus, Pre & Post Hospitalization coverage	8,309

Premium is calculated on the basis of age of insured member, location, Plan type and Sum insured; Health insurance covers medical expenses that arise due to an illness and benefits will be payable subject to the terms and conditions and exclusions of the Policy.
Date: May 02, 2025. Source: www.policybazaar.com

S.No.	May, 2025	Publication	Headline	Page No.
2.	9 th , Fri	Business Standard	Article on Insurance premium with a special mention of Care Health Insurance	08

Non-life insurers' premium up 13.5%

Gross direct premium underwritten by non-life insurers grew 13.5 per cent year-on-year (Y-o-Y) to ₹33,688.48 crore in April, supported by healthy growth in premiums underwritten by multiline general insurers and standalone health insurers.

Data released by the General Insurance Council shows that general insurance companies recorded 14 per cent Y-o-Y growth in premiums to ₹30,662 crore, while standalone health insurance companies posted 11 per cent Y-o-Y growth in premiums to ₹2,932.8 crore.

Among the large general insurers, New India Assurance reported 14.6 per cent Y-o-Y growth in premiums to ₹6,026 crore and ICICI Lombard General Insurance's premium grew 6.72 per cent Y-o-Y to ₹3,592 crore.

The largest standalone health insurer, Star Health & Allied Insurance, grew 4.63 per cent Y-o-Y to ₹1,060.13 crore, and Care Health Insurance recorded 8.72 per cent growth to ₹724.48 crore.

The market share of general insurers in April stood at 91.02 per cent from 90.70 per cent last year. The standalone health insurers' share dropped to 8.71 per cent from 8.90 per cent in April 2024.

AATHIRA VARIER

ONLINE - COVERAGE

S.No.	May, 2025	Publication	Link
1.	3 rd , Sat	CNBC TV 18	Read what Mr Ajay Shah, Head – Distribution, Care Health Insurance has to say on 'how insurance help you save money and secure future'

How insurance helps you save money and secure future

With rising health risks, road accidents, and natural calamities, experts warn that being uninsured can leave individuals and families dangerously exposed.

Ajay Shah, Head of Distribution at Care Health Insurance, highlights the silent rise of liver diseases such as fatty liver, hepatitis, and cirrhosis.

"These conditions often go undiagnosed until it's too late," Shah says.

Health insurance today goes beyond hospitalisation to cover preventive check-ups, diagnostics, outpatient consultations, and advanced treatments.

S.No.	May, 2025	Publication	Link
2.	22 nd , Thu	Business Standard	Read what Mr Ajay Shah, Head – Distribution, Care Health Insurance has to say on ‘health insurance for students’

Study abroad gone wrong? Insurance now covers visa, job loss for Indians

Indian insurers are now offering travel plans that cover events like visa cancellation, university closures, and job loss



“For instance, if a university is declared insolvent, some insurance policies may cover the student’s cost for temporary accommodation and a one-way economy ticket home,” said Chaturvedi. “The same applies if their visa is revoked as a result of the university’s closure.”

Ajay Shah, head of distribution at Care Health Insurance, added, “Coverage typically kicks in once the student has entered the host country. In the event the university becomes insolvent during the course, policies cover accommodation expenses and/or return travel to India.”

A advertisement

Digit Insurance offers the ‘On The Move’ policy for students, which includes coverage for return travel and accommodation in case of medical emergencies, natural calamities, or family issues. The plan also covers up to \$1 million in medical expenses and offers benefits like trip cancellation, loss of personal belongings, and study interruption.

Care Health Insurance has two products: ‘Student Explore’ and ‘Student Explore Health Unlimited’. These cover:

- * Medical and dental care
- * Mental health and sponsor protection
- * Bail bond assistance
- * Unlimited sum insured in some plans
- * Coverage for trip interruptions, liabilities, and study disruption

S.No.	May, 2025	Publication	Link
3.	23 rd , Fri	Business Standard	Article on Schengen visa with a special mention of Care Health Insurance

Need a Schengen visa? A guide to the travel insurance you must have

BS business-standard.com/amp/immigration/need-a-schengen-visa-a-guide-to-the-travel-insurance-you-must-have-125052201149_1.html

Surbhi Gloria Singh

May 23, 2025



A Schengen visa is an entry permit issued by a Schengen area member state, allowing non-EU nationals to travel to and stay within the Schengen area for a short period. Photo: Shutterstock

More Indians are heading to Europe this year—and if a Schengen trip is on your calendar too, you'll need travel insurance before applying for a visa.

ICICI Lombard offers a plan called Trip Secure Plus – Gold, which costs ₹1,299 (including GST) and provides coverage of USD 250,000.

Tata AIG has the Schengen Silver Plus plan, priced at ₹1,074. The exact sum insured was not listed.

Care Health provides the Explore Gold plan for ₹1,119, and Reliance offers the Value Care policy for ₹1,656.

S.No.	May, 2025	Publication	Link
4.	25 th , Sun	Business Standard Hindi	Here's what Mr Manish Dodeja, Chief Operating Officer, Care Health Insurance has to say on corporate health insurance.

नौकरी छोड़ने के बाद भी रहें टेंशन फ्री — जानें कैसे कॉर्पोरेट हेल्थ इंश्योरेंस को पर्सनल प्लान में बदला जा सकता है

नौकरी छोड़ते ही कॉर्पोरेट हेल्थ इंश्योरेंस रुक जाता है, इसलिए पोर्टेबिलिटी, टॉप-अप और रिटायरमेंट प्लान से अपनी हेल्थ सिक्योरिटी बनाए रखना जरूरी होता है।



कृष्ण राज

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Corporate Health Insurance: कॉर्पोरेट हेल्थ इंश्योरेंस आज के समय में कर्मचारियों के लिए एक जरूरी फायदा है, लेकिन इसके साथ कुछ कमियां भी हैं। जैसे ही आपकी नौकरी खत्म होती है, वैसे ही यह कवरेज भी रुक जाता है। इसके अलावा, यह इंश्योरेंस हर किसी की खास जरूरतों को पूरा नहीं करता और आमतौर पर इसमें कवरेज की राशि भी कम होती है। अगर आप नौकरी बदल रहे हैं, रिटायर हो रहे हैं या फिर गिग वर्क (फ्रीलांसिंग) की ओर बढ़ रहे हैं, तो अपनी आर्थिक और स्वास्थ्य सुरक्षा को बनाए रखना बहुत जरूरी हो जाता है। तो सवाल यह उठता है कि ऐसी स्थिति में क्या किया जा सकता है?

केयर हेल्थ इंश्योरेंस के चीफ ऑपरेटिंग ऑफिसर मनीष डोडेजा कहते हैं "आज इंश्योरेंस इंडस्ट्री में कई ऐसे विकल्प मौजूद हैं, जो इस अंतर को पाटने में मदद करते हैं। पोर्टेबिलिटी के जरिए आप अपने ग्रुप हेल्थ कवर को पर्सनल प्लान में बदल सकते हैं। इसके अलावा टॉप-अप पॉलिसी के जरिए नौकरी के दौरान ही कवरेज बढ़ा सकते हैं और रिटायरमेंट के बाद भी कंटीन्यूएशन प्लान के साथ अपनी हेल्थ सिक्योरिटी को बरकरार रख सकते हैं।"

S.No.	May, 2025	Publication	Link
5.	26 th , Mon	The Times of India	Article on claim settlement ratio with a special mention of Care Health Insurance

Why claim settlement ratio should be your first check before buying insurance

TOI Business Desk / TIMESOFINDIA.COM / May 26, 2025, 16:12 IST

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The claim settlement ratio (CSR) is a crucial metric for evaluating insurance companies' reliability. IRDAI data for FY 2023-24 reveals Acko and Navi General Insurance led in claim settlements among private general insurers. Aditya Birla Health Insurance topped stand-alone health insurers, while Star Health settled the high ... [Read More](#)



Navigating the world of insurance—be it life, health, or general—can often feel overwhelming. With countless insurers in the market, choosing the right one goes beyond just comparing premiums and features. One of the most critical metrics that can help steer your decision is the claim settlement ratio (CSR).

What is claim settlement ratio?

The claim settlement ratio is the percentage of claims an insurer settles in a given year compared to the total number of claims it receives. It serves as a key indicator of an insurer's reliability and efficiency in honoring claims.

The total number of claims paid during FY 2023-24 stood at 71,200,854.

Stand-alone health insurers

- ▶ Aditya Birla Health Insurance topped the list with a 92.97% claim settlement ratio within 3 months.
- ▶ It was followed by Care Health Insurance at 92.77% and Niva Bupa Health Insurance at 92.02%.
- ▶ Star Health and Allied Insurance Co. Ltd., although having the lowest CSR within 3 months among stand-alone health insurers, settled the highest number of claims at 16,80,171 in that period. It was followed by Aditya Birla Health Insurance, which settled 12,24,376 claims.

The claim settlement ratio isn't just a number—it's a direct measure of how likely your insurer is to stand by you in your time of need. Before signing on the dotted line, make sure to check this figure. In a market where promises are plenty, the CSR is one of the few hard metrics that truly speaks for an insurer's performance.

S.No.	May, 2025	Publication	Link
6.	27 th , Tue	India TV	Here's what Mr Ajay Shah, Head – Distribution, Care Health Insurance has to say on 'buying health insurance for parents over 60 years of age'

Buying health insurance for our parents above or below 60 years? Check tax benefits

The approach to health insurance significantly changes with age. For parents below 60, policies are relatively cheaper and come with broader features.



Tax Deductions That Make a Difference

Beyond healthcare access, there are tangible financial benefits too. According to Ajay Shah, Head – Distribution, Care Health Insurance, "Purchasing a comprehensive Health Insurance for your parents is unquestionably an act of care; but it's also a wise financial decision. It secures you financially against unforeseen medical expenses and gives substantial tax benefits, as per Section 80D of the Income Tax Act. Individuals can claim tax deductions on premiums paid for their parents' health insurance policies. If your parents are below 60 years of age, you can claim up to Rs 25,000 annually on the premium paid, and if they are above the age of 60, the deduction increases to Rs 50,000 per year. These benefits apply regardless of whether your parents are financially dependent on you or not."

These deductions not only reduce your taxable income but also incentivize responsible financial planning for your loved ones' future.