

Name of the Product: Heart Beat
UIN: NBHHLIP25035V082425
Price Change Effective From: 9th August 2024

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 92.2% FY23-24 and 89.2% for Q1 FY24-25.

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