

Malaria-related claims decline on rise in awareness: Insurers

SURABHI

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The incidence of malaria across the country seems to be on the decline, going by the claims data of general insurers, although other vector-borne diseases are on the rise.

According to claims data by SBI General Insurance and Bajaj Allianz General Insurance on World Malaria Day, claims for malaria went down by 15 per cent last year.

"Bajaj Allianz General Insurance has noticed a 15 per cent decrease in claims related to malaria in 2018-19, compared to the previous fiscal," the private sector insurer said, echoing the World Malaria Report 2018 by the WHO, which had reported a 24 per cent decrease in

malaria cases. For SBI General Insurance, the number of malaria-related claims rose marginally to 500 in 2017-18 from 496 in 2016-17. However, it fell to 487 in 2018-19.

Its internal findings reveal that the highest number of claims paid has been to millennials in the age group of 18 years to 35 years, but the distribution percentage has fallen to 45.5 per cent from 52.8 per cent.

"The disease is more prominently seen in non-metro cities, where the percentage of claim is 52 per cent compared to metros, where 48 per cent claims are seen," said SBI General Insurance, adding that the major factor for this is that awareness of hygiene is more in metros

than in non-metro cities. Among the States, Uttar Pradesh reported the highest number of claims, as well as amount for malarial fever-related claims, followed by Madhya Pradesh and Gujarat.

Bajaj Allianz General Insurance also said that a rise in awareness seems to be the reason for the fall in malaria cases, but highlighted that claims for other vector-borne diseases are rising.

Claims for Japanese encephalitis rose by 125 per cent, while for chikungunya it is 45.5 per cent. Meanwhile, claims for rickettsial diseases also rose by 35.8 per cent, typhus and louse-borne relapsing fever by as much as 30 per cent, and dengue fever by 17 per cent.