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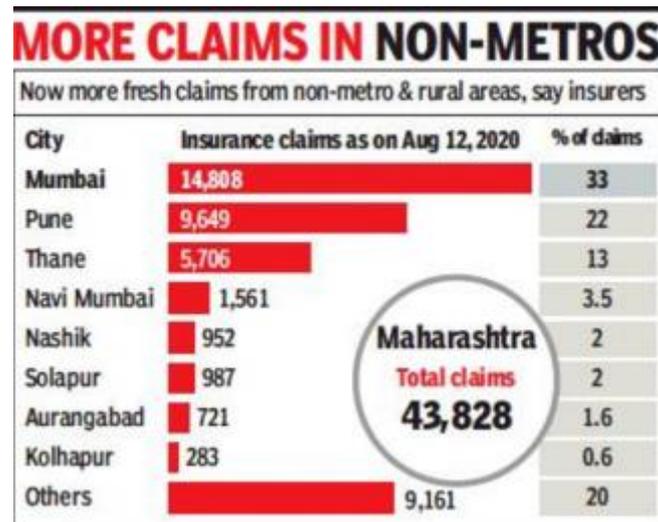
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[Mumbai's share in Covid cover claims in Maharashtra falls to 33%](#)

Rachel Chitra | TNN | August 16, 2020 10:54 IST

BENGALURU: Insurers say there are “early indications” that Mumbai may have reached its Covid-19 saturation point as more insurance claims are now coming in from Tier-2 and Tier-3 cities of Maharashtra. In the first week of May, Mumbai accounted for 72% or 559 of the total 778 claims made in Maharashtra. Now, in August, the city's share has dropped to 33% of the over 43,000 claims.

Fresh “claim hotspots” include cities such as Nashik, Solapur and Aurangabad, though their numbers do not seem alarming in comparison to Mumbai, Pune or Thane, say insurers. “In the months of March, April and May, we were seeing claims in metros and large cities. By mid-June, the trend shifted to smaller towns. There is also a difference in the intensity now among metros and non-metros. In Mumbai, mildly symptomatic or asymptomatic patients are sent back for home quarantine. City hospitals are only admitting patients with comorbidities requiring intensive care; so in Tier-2 cities, we are seeing cases of lower intensity,” said Bhaskar Nerukar, head of health and travel, Bajaj Allianz Insurance Co.



Another trend is as hospital rates are higher in metros and admitted cases often more serious, insurance claim size is higher. “In Mumbai, the average claim size is Rs 1.3 lakh whereas in Nashik it is Rs 61,000 and Aurangabad Rs 65,000. We’re also surprisingly seeing maximum cases in the 30-45 age group. This could also be as this age group is most likely to be insured (being professionals),” said Nerukar.

Insurers, though, warn claim numbers may not reflect the incidence of Covid-19 in rural areas. “The actual number of Covid-19 case could be higher. But insurance penetration is lower in rural areas; agriculture gives people bursts of income, not a steady flow. And it is those who have a steady income and monthly salaries that mostly take insurance,” said M N Sharma, head, General Insurance Council. Another surprising data point is 72% of the claims filed are

from male patients and 28% female, which could again point to insurance gap rather than a reflection of ground realities.

National Health Authority said earlier, it did not see many claims under Ayushman Bharat, the government scheme with up to Rs 5 lakh sum insured. Now, with Tier-3 cities and rural areas too reporting cases, as many as 30,925 claims are filed under the scheme.