

# Claims for rains-related diseases on rise: insurers

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THE monsoon is here and insurance claims related to infectious and respiratory diseases see a spurt during this season. The claims for ailments such as fever, dengue, pneumonia, bronchitis and asthma during monsoon have been rising over the years, say insurance providers.

The incidence of infectious and respiratory diseases witnesses a sharp rise during the four monsoon months — from June to September. These months account for around 60 per cent of the claims related to the diseases, finds ICICI Lombard. Fever, dengue, pneumonia, bronchitis, asthma and typhoid are the top diseases reported during the monsoon season, with fever leading the list. In 2015-16, 36.14 per cent of claims was due to fever, followed by dengue (19 per cent).

“At Apollo Munich Health Insurance, we received around 2,600 dengue-related claims in 2014-2015, while in 2015-2016, the number of claims shot up to over 7,000. As per our experience, 60 per cent of dengue claims are received in September and October,” said Antony Jacob, CEO, Apollo Munich Health Insurance.

In 2015-16, fever cases increased 50 per cent against the previous year, dengue claims 108 per cent, bronchitis by 170 per cent, pneumonia and asthma by 20 per cent, as per the ICICI Lombard data.

“Dengue has been a serious health issue over the past couple of years. A year-on-year comparison shows that dengue has been slowly creating havoc, both physically and financially. Though we receive dengue-related claims almost throughout the year, the maximum number of such claims is usually registered between June and August. At Max Bupa, we cover customers for pre- and post-dengue hospitalisation and provide coverage up to the sum insured,” said Ashish Mehrotra, CEO & MD, Max Bupa.

According to Bajaj Allianz General Insurance, there has been a constant increase in the average claim size for monsoon-related ailments such leptospirosis (68 per cent), malaria (3 per cent), typhoid (5 per cent), viral fever (13 per cent), diarrhoea (7 per cent) and dengue (10 per cent) in the past three years.

“While such treatment would have cost Rs 12,000 to Rs 15,000 four years back, today it could cost between Rs 25,000 to Rs

30,000. While it is essential to take precautions to keep such monsoon-related ailments at bay, it is equally important to avail of an adequate health insurance cover so that you do not have to shell out money from your pocket for the medical expenses incurred by these ailments.” said Abhijeet Ghosh, head of health administration team, Bajaj Allianz General Insurance.

The western region accounts for the highest number of claims (45 per cent), followed by the northern region. In the past two years, the highest number of claims has come from Mumbai (23 per cent), followed by NCR (22 per cent). Bangalore, Pune and Hyderabad also make it to this list that follow in claim numbers. The 2015-16 data obtained from ICICI Lombard shows that males are more prone to the monsoon-related diseases. The insurer got 58 per cent claims from males as against 42 per cent females.

“The report shared comprehends that the number of claims during the rest of the year were consistent. However, the claims made during monsoons rose in 2015-2016,” said Sanjay Datta, chief-underwriting claims and reinsurance, ICICI Lombard,

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