

Vector-borne disease claims fall over 90% this year

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DESPITE floods in several parts of the country, claims of vector-borne diseases have reported a steep decline during this monsoon season. Some insurance companies have seen over 90 per cent decline in claims.

In the June-September monsoon period, ICICI Lombard witnessed its vector-borne disease claims falling by 92 per cent against the previous season. Dengue claims dropped by 95 per cent, malaria 86 per cent, chikungunya and arena viral disease 100 per cent, other viral diseases 82 per cent and other arthropod-borne diseases 92 per cent.

"We also have seen a drastic decrease in the claims of vector-borne diseases this year. Naturally, we should



think that the public awareness has gone up. Some of the flood-affected states like Kerala have managed the health situation effectively. The claims are much less than what we had anticipated," said Dr Prakash, senior executive director, Star Health and Allied Insurance.

According to him, the ongoing effort of insurance companies to prevent the conversion of outpatient cases to inpatient claims has been bearing fruits. Insurance companies have been

able to bring in discipline among the unregulated hospital sector from resorting to unwanted hospitalisation.

Sanjay Datta, chief underwriting (claims and reinsurance), ICICI Lombard, finds that the preventive action taken up against vector-borne diseases have been going up. With emphasis on preventive health, early detection of diseases is happening more and many diseases are being contained at the outpatient level.

Claims for the monsoon period this year are the lowest in the last three years. However, there was a consistent rise in the incidence of infectious and vector-borne diseases till 2017-18.

According to Bhasker Nerurkar, head (health administration team), Bajaj Allianz General Insurance, the firm's internal data for the last

3 years showed a two-fold rise in number of chikungunya cases. The CAGR of malaria and dengue cases has been around 15-16 per cent, though dengue accounted for a large chunk of claims.

But this monsoon season, all the regions and key cities recorded a decline in claims. Western region, which accounted for 49 per cent claims of ICICI Lombard, witnessed 86 per cent decline. South zone, with a share of 28 per cent, too recorded 86 per cent decline. North zone had a share of 13 per cent and the decline was 94 per cent. East and central zone have share of 5 per cent each. The claims data also revealed maximum number of disease-related claims is filed by people in the age group of 0-30 years due to the increased awareness of health insurance.