

**Kotak Health Premier (UIN - KOTHLIP23109V042223)
Premium revision**

KOTAK HEALTH PREMIER is a comprehensive and affordable health insurance product launched in 2018 which suits all age groups. Due to emerging claims experience the Company has revised the premium in order to maintain the sustainability of the product. The revised premiums are hereby applicable/effective from 1st December 2022. New customers whoever look forward to purchasing our KOTAK HEALTH PREMIER product need to buy the policy as per revised premium chart. Further, the revised premium chart is applicable for the renewal policies, whose renewal dates are after 31st March 2023.

The Company has analyzed its portfolio and identified that the following were the main drivers of increasing trends in Loss Ratio:

- Medical inflation; increased the claims cost
- Adverse changes in health conditions due to various reasons, created sudden increase of claims
- Sudden rise in claims from renewals, when compared to new business.

Despite of many other challenges, we as a Company have always ensured to serve the policyholders in best possible way with affordable premiums. We hope that our Customers understand the rationale of the Company and welcome this product at revised premiums.

Ref: IRDAI/HLT/REG/CIR/108/06/2022

Use and file procedure for all categories of products under health insurance business – reg