



## Virtual Training Session on Pricing of Group Health Insurance - (CVT-PGHI) 27<sup>th</sup> October 2021



Excellent underwriting capabilities can make possible not only sustained health risk taking but also greater efficiency and a better customer experience. To retain the talent pool, employers provide an array of health Insurance coverage to their employees which are ordinarily not available under the standard Individual Health Insurance.

Group Health Insurance contributes 50% of the Health Portfolio covering around 7 percent of population in India with consistent double digit growth both in terms of Premium and number of Persons covered over the last five years ending FY 20. But Incurred Loss Ratio for this portfolio ranges between 99% to 120% during the same period. Medical inflation and other factors like change in Healthcare availability and access, Consumer behavior, Medical advancement, few emerging health risks are key driver of health insurance costs. Hence pricing of Group Health Insurance is a major challenge faced by Insurers, Intermediaries and Customers.

This Programme is designed to have proper understanding of mechanism of sustainable pricing of Group Health Insurance. COI has created '**Virtual Training (CVT) Rooms**' to conduct the above programme as a cost-effective mechanism for participants to equip themselves academically at their respective locations.

**Programme Objectives:** The Programme is designed to enable participants to:

- Understand how Group Health Insurance Policy operates.
- What are the additional covers available, their benefits vis-à-vis it's pricing for each component.
- How to design the Product optimally, based on the needs of the Customer.
- Understand how to price the New Proposal and the Renewal.

**Participant's Profile:** The Programme is designed for Insurance Executives, Intermediaries and Customers.

Duration	Date	Time (IST)	Hours
One Day	27 <sup>th</sup> October 2021	10.00 hrs. - 13.00 hrs.	03.00 Hours

**Course Fees:** Rs.1770/- (Rs.1500/- + 9% CGST + 9% SGST)

**How to enroll:** [Click here for Registration](#) and for any help/queries please mail to [college\\_insurance@iii.org.in](mailto:college_insurance@iii.org.in)

**Certificate of Participation:** Online Certificate in PDF format will be issued to all the participants.

**Programme Coordinator:**

**Mr P N Karmarkar, Manager (Development),** (Email id: [karmakar@iii.org.in](mailto:karmakar@iii.org.in), Mob.no. +91 7798490005)

For enrolment and technical support call / whatsapp on	Name	Mobile No.	Name	Mobile No.
	Mr. Prashant Tare	+91 93719 70647	Ms. Shilpa Vaidya	+91 98691 54850
	Ms. Ashlesha Dalvi	+91 96642 69027	Ms. Tanuja S Jagavkar	+91 98203 90994
	Ms. Nilambari Bagde	+91 99208 83627		