



Andhra Bank Retired Employees Association (ABREA)

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Krishnamurthy V Varanasi, President

NSN Reddy, General Secretary

25th May 2023

To

The Chairman
Insurance Regulatory Development Authority of India
Financial District, Hyderabad

Dear Sir,

Reg: Withdrawal of Group Policy “UB Arogyadhaan” by United India Insurance Company Limited.

We are the policyholders of Arogyadaan, group policy of UIIC and marketed by Union Bank of India (e-andhrabank) since last 17 years. Thousands of Bank customers have been availing this facility at the request of Bank Branches and majority of the policyholders are now under Senior and Super Senior category.

To our surprise UIIC has withdrawn UB Arogyadaan group policy abruptly in the month of March 2023 and informing the policyholders to chose alternate policy to cover health insurance risks.

With our constant persuasion and intervention of the Bank, UIIC issued guidelines in the month of April 2023 stating that the interested existing policyholders may shift from Group to Retail policy duly choosing appropriate product.

In the above backdrop, we wish to bring the following issues that are being faced by the Policyholders while approaching for migration from Group to Retail policy.

- Many UIIC branches are reluctant to entertain migration requests on one or other pretext.
- Wherever the requests are entertained, the offices are insisting for **Claim History** and latest **Medical Examination** reports.
- It is observed that UIIC branches are loading **additional premium** for existing ailments such as BP, Sugar etc., which are common in the present environment. The increased premium ranges from **10% to 40%** which is compelling the policyholders to choose exit route.
- There are instances where the renewal is outrightly rejected where the policyholders have undergone surgeries such as Heart, Kidney, Liver, Cancer, Neuro etc.
- The actions / inactions of UIIC are clear indication that they are not interested to enrol our existing policyholders in to their retail product with portability.

We have been observing since April 2023 that the policyholders are moving from **Pillar to Post** to submit the renewal applications. There are instances where even after couple of visits to UIIC offices they could not complete their job. This is leading to anxiety, frustration and anger among the policyholders which is a cause of serious concern.

We have brought the above facts to the notice of Insurance Company as well as Union Bank of India several times during the last two months but there is no perceptible improvement is observed in resolving the issues.

Since the time left for renewal is fast approaching i.e. 6th June 2023, we request your good offices to intervene in the sensitive matter and prevail on UIIC to

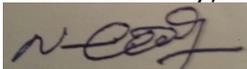
- Sensitize Branch offices to accept the applications and complete the process without delay.
- Desist submission of Claim History and latest Medical Examination reports by the policyholders.
- **Withdraw loading of additional premium for pre-existing ailments.**
- Renew all the applications received including those who have **undergone surgery**, with portability and without any riders.
- Extend last date as many of UIIC offices not yet commenced the process and few offices are commenced but there is heavy rush on the counters.

As per IRDAI guidelines, whenever a group policy is discontinued, it is the responsibility of the Insurance company to extend their retail health insurance policies to the existing group policyholders without any riders.

Another pertinent point we wish to bring to your kind notice that no insurance company is evincing interest to enrol senior citizens whose age is above 65 years. In the above backdrop, the option left to Senior Citizens is to continue with UIIC retail policy. Unfortunately, UIIC is also denying the health insurance policy to this segment which is really a cause of serious concern and the intervention of the Regulator is the need of the hour.

Any delay in the renewal process definitely invites complaints from the policyholders and may likely to have adverse impact on the image of the Insurance Company, Bank and Regulator. Thus, once again, we invite your swift action on the subject matter in the interest of loyal policyholders.

Yours faithfully,



(N S N Reddy)
General Secretary