

January 16, 2017

Shri M.N. Sarma,  
 Chairman cum Managing Director  
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Dear Sir

**Subject: Family Group Insurance on Floater to cover Rs.3 lakhs with a Day`s Wage as Premium**

Based on our Claim Processing and Settlement for SIPF Mediclaim for 18 lakhs lives we made a proposal to **The United India Insurance Co. LTD** to come out with “**Anyuta Universal Health Insurance Policy**”

<b>Product : Anyuta Universal Health Insurance Service AUHIS</b>		
1.	Cover	Rupees three lakhs (Rs.3 lakhs) for six (6) healthy people per year on floater basis
2.	Family unit	5 + 1 members
3.	Family Definition	Member + Spouse + 2 Dependent Children up to 21 years + 2 Dependent Parents
4.	Age limit	No age band
5.	Premium	Rs.1500/- + Tax + TPA.
6.	No age band and no exclusion clauses	
7.	Policyholder will be under 24/7 Medical Surveillance of Anyuta Trust Outpatient Care	
8.	Policy will commence from 1 <sup>st</sup> February 2018	
9.	All Hospitalized Claims will be processed at the CGHS package rates	
10.	Medical College, Charitable and Govt. Hospitals will be used on priority	
11.	Anyuta Insurance TPA in Health Care is the TPA – IRDAI - 17	

**SIPF Mediclaim**

The SIPF Mediclaim of Rajasthan generated profits each year of its operation and today it provides a cover value of Rs.3 lakhs on Floater for a Premium less than Rs.600/- per family of 6 members per year, covering all illness and diseases including cancer. We provided the website of SIPF to cross check. The SIPF during 2015-16 had only 4031 claims with 10 Crores and 25 lakhs as settlement value.

**The SIPF Mediclaim generated profits covering all ailments**



The coverage is for all ailments, major or minor, acute or chronic, like Heart Bypass surgery, Heart Valve Replacement, Total Knee & Hip Replacements, and Kidney Transplant. The Chronic Diseases covered are Cardiac, Respiratory, Liver, Spleen, Bone and Joint, etc. Here the Cancer treatment is totally covered.

<b>SIPF Medclaim Health Insurance</b>	
<ul style="list-style-type: none"> <li>The Family Unit is 6 members</li> </ul>	<ul style="list-style-type: none"> <li>There is no age limit and exclusion clauses</li> </ul>
<ul style="list-style-type: none"> <li>Hospitalized Health cover is for Rs.3 lakhs on floater &amp; 45 days Outpatient cover</li> </ul>	<ul style="list-style-type: none"> <li>Surgeries covered are, Heart Bypass surgery, Heart Valve Replacement, Total Knee &amp; Hip Replacements, Kidney Transplant.</li> </ul>
<ul style="list-style-type: none"> <li>Premium Rs.478/- per year per family i.e. Rs.78 per person</li> </ul>	<ul style="list-style-type: none"> <li>Chronic Diseases covered are Cardiac, Respiratory, Liver, Spleen, Bone and Joint, etc.</li> </ul>
<ul style="list-style-type: none"> <li>Total members 3 lakhs i.e. 18 lakhs people</li> </ul>	<ul style="list-style-type: none"> <li>Cancer treatment is totally covered</li> </ul>
Hospitals are empaneled but treatment taken in any hospital anywhere in the country is also settled with a bit of bureaucratic fuss.	

**People want “Anyuta Universal Health Insurance”**

This is one Healthcare Policy people across the country are waiting for they want SIPF model Medclaim Policy and are willing to pay the Premium in full without burdening the State Exchequer or themselves. Interestingly it empowers the daily wagger to pay for his healthcare with his day`s wage and wean away from government helps for his family`s health care needs.

**We at Anyuta want The United India Insurance Co. LTD,** to market it on retail at a Premium of Rs.1500/+ tax. Let us start this at Karnataka State with every branch of **The United India Insurance Co. LTD** selling this product, settling the Claims and generating surplus revenue. There are 19 NABH-accredited hospitals in Bengaluru alone. Karnataka is home to 56 medical colleges and offers the highest number of MBBS seats in India. There are a large number of Charitable Hospitals and a large number of Government Hospitals. We at Anyuta TPA will provide TPA services and see that every Branch will generate marginal surplus with this Product.

**Disruptive Innovation**

In AUHIS you will see Disruptive Innovation, Business Model, Cashless Health Care, Digitization, Product Optimization, Technology application to reduce Care costs, Administration Costs, Moral Hazards and Data Analysis for future innovation by touching the hearts of people.

**The result is evident.**

The SIPF during 2015-16 had only 4031 claims with 10 Crores and 25 lakhs as settlement value.



**Request the CMD**

Now we request you sir to go through our proposal and bring out the product in the market as per IRDAI rules and regulations to benefit 1.3 billion Indians.

We at Anyuta TPA will provide you the TPA service and see that the Insurer, Hospital generate marginal revenue surplus while giving quality care to the beneficiary

Regards,

Dr. Ravi Shetty  
Orthopedic Surgeon