



KARVY BAZAAR BAATEIN

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Insurance & Technology

Information technology has played a major role in the area of financial services becoming more user / investor friendly. There has been great amount of advancement in the insurance industry as well, in this regard.

Rajeev walks into an air-conditioned restaurant and orders for his breakfast. It is a few minutes before the order is being served, and he decides to utilize this time at a sleek monitor placed at one end of the hall. The touch-screen 'asks' for some preliminary access parameters. With the help of a virtual keyboard, Rajeev types in the required details and a number and touches the 'status update' button on the screen. The screen replies, "Mr. Rajeev Singh. Thank you for the inputs and for the premium payment made 5 days 8 hours ago vide your account XXXX01243XX9978. The next annual premium for this policy will be due after 11 months, 24 days and 16 hours from now." He types in another number and the screen replies "Survival benefit no.3 for this policy availed 15 days and 6 hours ago. This policy's quarterly premium is overdue by 46 hours now. Please pay the premium within another 170 hours' time to avoid policy lapse". Rajeev smiles and instantly pays the premium online with the help of this interactive machine.

Welcome to year 2025. Technology has led the human being to unimaginable levels of success in various fields and has made their lives hassle-free and more comfortable than ever before.

Coming back to the present times, one would appreciate that the above paragraph is not a dream but a distant possibility, given the fast pace of the development in the field of information technology, especially in the last couple of decades' time. Various sectors and industries have benefited from this development. As this issue of Karvy Bazaar Baatein concentrates on the role and importance of information technology in the financial services industry, in this article we will look at the associated aspects with respect to the personal lines of insurance.

The insurance industry has had its presence since the time the civilized world realized the importance of protection against the possible risks posed both to properties as well as lives of people. In India, while the life insurance in its modern form was introduced during the British era, it is only with the nationalization of life insurance business (and the setting up of the Life Insurance Corporation of India through a special act passed by the

Parliament of India) in the year 1956 that the actual concept of life insurance evolved and got popularized. The concept of general insurance was limited more to the commercial business side than on the personal lines for quite some time.

LIC, from its very inception, has focused on the need for stringent maintenance and updation of records. It has been one of the very few corporations in the country, across various industries, to have started the use of information technology. In fact, the 1401 and 1410 series of computers manufactured by IBM (International Business Machines Corporation) and belonging to the 'second generation' of computers were installed by LIC in its office as early as in the year 1965. The relationship of modern technology with the Indian insurance industry can be traced from this and other contemporary events. Technology has been in use by the insurance industry for long now, more so as the basis for the operations of the various insurance companies, recording and maintenance of the huge volumes of data, connecting the offices of an insurance company at various locations, etc. And it is only in the past few years or so that the insured population has actually been exposed to the direct technological advancements.

We will look at some of the ways in which technology benefits the end user of insurance policies. These will be discussed under two main classifications, namely, online benefits and off-line benefits.

Online Benefits

Information technology has brought with it a great advantage in the form of the internet. This virtual world of information is available to an individual right at his finger tips through the computer and can be accessed anywhere and at anytime. Some of the main online benefits available are:

Access to policy information: The internet provides an existing policy holder the access to updated information about his insurance policy(s) through the website(s) of the concerned

insurance company. The login facility on the website of the insurance company enables the policy holder to know about the policy details (such as the policy numbers, commencement and maturity dates of policy, and the stipulated survival & maturity benefit payment dates, etc.), the premium payment due dates, the receipts of previous premium payments, the fund values (in case of ULIPs) through daily updated NAVs. Some thoughtful facilities such as the premium calendar, calculation of loan eligibility and the online intimation of change of address, etc. to the insurance company are also available through these logins.

Premium payment: The login facility on the insurance companies' websites does also provide the online gateway for the premium payment for existing policies. The payment can at present be made online usually by means of a credit card or through an internet banking facility. Online premium payment has become one of the most popular benefits of technology applicable to the insurance industry, as it has made premium payment very simple and easy. Moreover, the online premium payment facility has actually done away with the need to write cheques or arrange for bank drafts and wait in long queues to submit the premiums. It has made possible the payment of a policy premium from the very comfort of one's home. Further, the latest development in this regard is the facility allowing the use of one's mobile phone for payment of premium. This facility has at present been made available by a few life insurance companies in collaboration with the some leading banks and telecommunications service providers.

Purchase of policy: The website of any insurance company generally provides comprehensive information about the various policies that are available with that company at that point of time. Apart from being very easily available, this information quite often forms an important basis for an individual to finalize the purchase of an insurance policy. Further, a few categories of insurance policies can be purchased online directly at the insurance company's website. A particular mention here could be that of motor vehicle insurance policies that can now be purchased online from almost all of the leading general insurance companies having a presence in India.

Miscellaneous benefits: Apart from the above main benefits, a host of other online benefits include the facility to locate a doctor, agent and an office of an insurance company, policy quotations, premium calculations and follow-ups / status updates on the policy proposals that are under process.

Offline Benefits

Information technology has also assisted in the streamlining of the operations of the insurance companies, thereby achieving a higher level of efficiency. Some main offline benefits that now accrue to the end user of insurance products are as below.

Information at every branch / office: Earlier, a policy holder could be serviced only at the particular branch where the policy

proposal was initially lodged. He / she could get information about his policy at a particular branch office only. This was because of the policy details available only at that branch/office, apart from the main office. However, technology has now made possible the availability of entire information with respect to a particular policy or a policy holder, at any office of the concerned insurance company. This is possible because of technology supporting the connectivity of the various offices of an insurance company with each other and with the main office, as well as with the place or site where the entire information database for the insurance company is stored and maintained on a permanent basis.

Transfer of information: Technology has enabled the transfer of information between two branch offices or between a branch and a regional office or the head office at a real time basis (meaning at the same time). This in turn makes the communication and decision making within the insurance company very much faster and more effective. Also, information between the insurance company and the insured person, or a third party or the concerned financial intermediary provides the basis for effective means of communication and investor servicing.

Faster processes: The easy and fast transfer of information between the office where the proposal is submitted and the place where the underwriting authority is seated, helps in reduction of the average processing time of the proposals to a very great extent. It has further led to greater effectiveness of these and related processes. With this technological support in place, a couple of life insurance companies have introduced policies with unique selling proposition of these policies being the provision of instant insurance coverage right from the time the proposal is submitted.

We had started the article with an expected future scenario of the information technology application in the area of financial services in general and insurance in particular. This could be true owing to not only the utility information technology has in store, but also with the direct or indirect contribution of a number of other factors.

One such important factor is the legislation pertaining to the Right to Information becoming operational in our country. With this, a lot of information is and will necessarily be required to be put on the public domain. The websites providing the benefits of ease of access to information and permanent projection of the same, these are already seen as a major means of adhering to the requirements of the above laws.

Further, slowly and gradually people are becoming aware of the importance of being computer literate. As the use of the computers helps an individual in a big way in everyday life, the realization of being able to utilize the computer to one's benefit is steadily gaining ground. With more and more people opting to go the online way, there can be a very encouraging response to the betterment of the information technology applications in the area of financial services and especially insurance.

Product Showcase :: Bright Stars

Bright Stars is a unit linked insurance policy from Bharti AXA Life Insurance Company Limited. The policy aims at provision of wealth creation with an additional lump sum amount to take care of the financial requirements at the key stages of a child's life. The policy provides a life assurance cover on the life of the parent. This is a non-participating policy.

Unique features

Jumpstart benefit: The maturity benefit under the policy comprises jumpstart benefit which is equal to 5% of the average of the policy fund value(s) as on the end of each of the preceding 36 policy months.

Decrease in premium: The policy allows for a decrease in the premium amount to help the policy holder in case of a financial crisis. This facility is available any time after completion of two policy years. Decrease in premium will result in a decrease of the policy sum assured in the same proportion and is subject to the minimum premium payable under the policy.

Top up premium: Top up premium can enhance the fund value. Top up premium can be paid any time after the first policy year and the minimum amount of a top-up premium is Rs.2,500. The total amount of top-up in a policy year cannot be more than 25% of total regular premiums paid till that date.

Top-up premium does not effect the policy sum assured.

Cover continuance option: If in case the policy holder is unable to pay the premium, he can opt for the cover continuance option. When this is opted for the policy continues with all benefits. Once this option is operational, the policy holder can not pay any further premiums or top-ups under the policy.

The availability of this option depends on the choice of the policy term, the details for which are as in the below table.

Policy term	7 years	10 years	15 years	17 years	20 years
Cover continuance option is available after payment of	3 annualized regular premiums	3 annualized regular premiums	5 annualized regular premiums	5 annualized regular premiums	5 annualized regular premiums

At any time during the policy benefit period, after completion of 3 policy years, if the policy fund value falls below 120% of the annualized regular premium, then the policy will be terminated and the surrender value will be paid out.

Policy benefits

Death benefit: In the unfortunate event of death of the parent (the life assured) during the policy term, the sum assured amount will be paid to the child / nominee.

Further, the insurance company will pay all of the future premiums into the chosen investment fund(s), so as to ensure the wealth creation over the entire policy tenure as initially planned. The policy will thus continue for the entire term duration.

Maturity benefit: At the end of the policy term, the policy sum assured and the jumpstart benefit amount will be paid to the policy holder / child.

The maturity benefits can be taken as a lump sum or in installments under the settlement option available under the policy.

Eligibility parameters

Age at entry (for parent): minimum – 18 years; maximum – 70 years less the chosen policy term

Maximum age at maturity: 70 years

Policy term options: 7 years, 10 years, 15 years, 17 years and 20 years

Premium payment frequencies: annual, semi-annual and monthly (through ECS only)

Minimum annual premium: Rs.15,000 for annual and semi-annual premium payments and Rs.18,000 for monthly premium payments

Sum assured value: Calculation of the sum assured depends on the choice of the premium amount and the policy term. Details of this calculation are:

Policy term	Value of sum assured
7 years	5 times the annualized regular premium
10 years	5 times the annualized regular premium
15 years	8 times the annualized regular premium
17 years	10 times the annualized regular premium
20 years	10 times the annualized regular premium

Investment fund choice

Policy holder can choose from any one or more of the 4 investments funds available under the policy. The details for these funds are:

Fund Name	Investment Objective	Risk Return Profile	Asset Allocation in			
			Listed equities	Cash & money market instruments	Corporate bonds	Government bond & securities
Growth Opportunities Fund	Long term capital appreciation by investing in stocks of all market capitalization ranges (Large, Medium or Small)	High	80% to 100%	0% to 40%	0%	0%
Grow Money Fund	Long term capital appreciation through investing across diversified high quality equity portfolio.	High	80% to 100%	0% to 40%	0%	0%
Save'n'grow Money Fund	Steady accumulation of income in medium to long term by investing in high quality debt papers and government securities, with a limited opportunity of capital appreciation.	Moderate	0% to 60%	0% to 40%	0% to 50%	0% to 40%
Steady Money Fund	Steady accumulation of income in medium to long term by investing in high quality debt papers and government securities.	Low	0%	0% to 40%	20% to 80%	20% to 80%

Policy provides for the premium re-direction facility to change the allocation for future premiums. This facility is available after the first policy year and can be availed any number of times free of charge. The minimum allocation in any chosen investment fund should be 5%.

Policy also provides the option of switching between the funds. Four switches are available free-of-charge in a policy year. The minimum value of a switch should be Rs.2,500.

Policy charges

Premium allocation charge: This charge is levied as a percentage of the regular premium amount and varies depending on the premium amount and the policy term. The details are:

Policy Year	Premium Band	Premium allocation charge as a % of premium for policy term of				
		7 years	10 years	15 years	17 years	20 years
1	1	35%	35%	38%	40%	45%
	2	32%	32%	32%	34%	39%
2	1 & 2	10%	15%	25%	25%	25%
3	1 & 2	8%	8%	8%	8%	8%
4 & 5	1 & 2	2%	2%	2%	2%	2%
6 & onwards	1 & 2	0%	0%	0%	0%	0%

Premium Band 1 is equal to annualized regular premium between Rs.15,000 and Rs.99,999. Premium Band 2 is equal to annualized regular premium of Rs.1,00,000 & above.

For top up premium, the premium allocation charge is 1.50%.

Mortality charge: This charge is levied for the provision of the life assurance cover and depends on the age at entry of the life assured. This charge is deducted on a monthly basis and will remain the same throughout the policy term.

Policy administration charge: This is a fixed charge and is deducted on a monthly basis. This charge is Rs.65 / month for policies where premium is paid annually and semi-annually and is Rs.80 / month for policies where premium is paid every month.

Fund management charge: This charge is levied on the fund value being managed under each of the chosen investment fund(s) and gets calculated on a daily basis. The charge details are:

Fund Name	Growth Opportunities Fund	Grow Money Fund	Save'n'Grow Money	Steady Money Fund
Fund Management Charge	1.75%	1.50%	1.25%	1.00%

Surrender charge: The details of the surrender charge, expressed as a percentage of the fund value and depending on the chosen policy term, are:

Year of Surrender	Surrender charge as a % of the fund value as in for a policy term of				
	7 years	10 years	15 years	17 years	20 years
1 st policy year	65%	65%	90%	90%	90%
2 nd policy year	40%	40%	75%	75%	75%
3 rd policy year	20%	20%	50%	50%	50%
4 th policy year	0%	0%	15%	15%	15%
5 th policy year	0%	0%	3%	3%	3%
6 th policy year & onwards	0%	0%	0%	0%	0%

Switching charge: A switch subsequent to four free-of-charge switches in a policy year is to be charged at Rs.100 / switch.

Partial withdrawal charge: A subsequent partial withdrawal after four free-of-charge switches in a policy year is to be charged at Rs.100 / partial withdrawal.

The above policy charges are subject to revisions as per the policy conditions.

Partial withdrawal facility

The partial withdrawal facility is available any time after completion of three policy years. Minimum partial withdrawal is Rs.5,000 and is subject to policy fund value of not be less than 120% of the annualized regular premium remaining after the withdrawal. Four partial withdrawals are free of charge in a policy year.

Policy surrender

Policy can be surrendered at any during the policy term. If the surrender happens within the first three policy years then the surrender value as on the date of intimation of surrender will be paid only after the completion of three policy years. The surrender value paid is subject to deduction of the surrender

charges as detailed in the policy charges section.

Rider available

Critical Illness Benefit Rider: The protection under the policy can be enhanced by adding Critical Illness Benefit Rider. This rider will pay the chosen rider sum assured in case the life assured is diagnosed with any of the below mentioned critical illnesses, subject to policy terms and conditions in this regard. The critical illnesses covered are:

- ☛ Cancer
- ☛ Coronary Artery Bypass Surgery
- ☛ Heart Attack
- ☛ Kidney Failure
- ☛ Major Organ Transplant
- ☛ Stroke

Tax benefits

Premium paid under the policy is eligible for deduction under Section 80C of the Income Tax Act, 1961. The policy benefits are exemption from tax under Section 10(10D) of the Act.

Important: In this Policy, the investment risk in the investment portfolio is borne by the Policyholder.

Product Showcase :: Mediclaim Policy

Mediclaim Policy from National Insurance Company Limited is a health insurance policy covering the expenses incurred towards hospitalization for treatment of illness, disease or accident and surgery, etc.

Unique features

Family coverage – The policy covers the entire family which is defined as including the primary insured person, his / her spouse, dependent children* and dependant parents.

* dependant children can be legitimate or legally adopted. Children above 18 years, if employed, can not be covered. Male child, if not employed, but a bonafide student can be covered upto age of 25 years. Female child, if not employed, can be covered until the time she is married.

Medical tests – Health check-up is mandatory when the person to be insured is 50 years and above and he/she is seeking insurance cover for the first time as an individual or as member of a family where there is break in insurance increase in sum insured on renewal.

TPA option – The policy premium includes the provision of cashless facility through TPA (third party administrator). If the policyholder does not require cashless facility then 6% discount on premium may be given.

Eligibility parameters

Age at entry: minimum – 18 years; maximum – 59 years

The Policy can, however, be renewed upto the age of 80 years.

Policy can also cover children above the age of 3 months, provided parents are covered concurrently and suitable premium is paid. Dependant children, as defined above, are covered under the policy.

Further, if the insured has continued to be covered under the policy for a minimum of 5 years before attaining the age of 80 years, the policy can be renewed beyond the age of 80 years upto the age of 90 years as a special case and subject to policy conditions and underwriting guidelines. The premium chargeable for insured aged more than 80 years is subject to policy conditions.

A family member cannot be included under the insurance cover during the policy currency, except for a new born child aged between 3 months and 6 months and a newly married spouse within 60 days of marriage. Otherwise inclusion of family member shall be allowed only at the time of renewal. Prorata premium shall be charged for such inclusion during the currency of the policy for the unexpired period.

Sum insured: minimum – Rs.50,000; maximum – Rs.5,00,000

Sum insured can be taken in multiples of Rs.25,000 upto Rs.5,00,000. The sum insured should be identical for primary insured and the dependents. However, children can be insured for 50% of the sum insured value for the adults.

Policy cover

Hospitalization expenses: Policy covers the following hospitalization expenses:

- a) Room, boarding expenses as provided by the hospital/nursing home. The cover is subject to rent limit of 1 % of the sum insured per day subject to maximum of Rs.5000. In case of hospitalization in I.C.U. (Intensive Care Unit), the covered expense will be limited to 2 % of sum insured per day subject to maximum of Rs.10,000. Over all limits under this head is 25% of sum insured per illness.
- b) Nursing expenses.
- c) Fees of surgeon, anaesthetist, medical practitioner, consultant and specialist, subject to maximum of 25% of sum insured per illness.
- d) Expenses on account of anaesthesia, blood, oxygen, operation theatre charges, surgical appliances, medicines and drugs, diagnostic material, X-ray, dialysis, chemotherapy, radiotherapy, cost of pacemaker, artificial limbs and cost of organs and similar expenses. These expenses will be covered under the policy to the extent of maximum 50% of sum insured per illness.

- d) Ambulance services are covered upto the extent of 1% of the sum insured subject to maximum of Rs.1000, provided a registered ambulance is used for shifting patient from residence to hospital if admitted to ICU or emergency ward OR from one hospital to another subject.
- e) Hospitalization expenses of person donating an organ during the course of organ transplant will also be payable subject to the policy conditions.

Indicative premium

The indicative premium payable under the policy is:

Age Group (in years)	Sum Insured Value					
	Rs.50,000	Rs.1,00,000	Rs.2,00,000	Rs.3,00,000	Rs.4,00,000	Rs.5,00,000
18 to 25	Rs.608	Rs.1,179	Rs.2,219	Rs.3,096	Rs.3,863	Rs.4,629
26 to 35	Rs.798	Rs.1,547	Rs.2,912	Rs.4,063	Rs.5,070	Rs.6,076
36 to 45	Rs.1,074	Rs.2,081	Rs.3,919	Rs.5,467	Rs.6,821	Rs.8,176
46 to 55	Rs.1,837	Rs.3,552	Rs.6,792	Rs.9,672	Rs.12,311	Rs.14,952
56 to 59	Rs.2,425	Rs.4,697	Rs.9,017	Rs.12,919	Rs.16,542	Rs.20,165

The above premium is inclusive of service tax at the rate of 12.36%

Tax benefits

The premium paid under the policy by means of a cheque is eligible for deduction under the provisions of Section 80D of the Income Tax Act, 1961.

Important: Please refer to the policy document for details and exclusions

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