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Insurance cos see 40%-80% drop in dengue claims

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Kolkata: All insurance companies have witnessed a drop in claims from dengue patients across the city in Aug and Sept so far, though this period usually sees a spike in hospitalisation for the vector-borne disease. From April 1 till Sept 22, insurance companies recorded a 40%-80% drop in dengue claims in Bengal compared to that in the same period last year, the highest in India.

A National Insurance Company official said last year, they got 1,183 claims from April to Sept 22, but the figure decreased to 211 this year. Their pan-India applications decreased from 10,744 to 8,693. Other insurance firms, too, registered a similar decline. Parthanil Ghosh, director and chief business officer, HDFC ERGO General Insurance Company, pointed out they received

DIP IN NUMBERS

- > National Insurance Company (Bengal): **80%**
- > Nationally Insurance Company (India): **Over 20%**
- > HDFC ERGO General Insurance Company: **80%**
- > ICICI Lombard: **75%**



80% less insurance claim applications for malaria and dengue in Bengal than that last year. "Major factors contributing to this decline in dengue hospitalisation is the late onset of monsoon this season and rain deficit," he said. HDFC ERGO furnished IMD data that confirmed a 40% rain deficit in Gangetic Bengal till Aug.

According to Bengal figures by ICICI Lombard, insurance applications for dengue hospitalisation came down by

over two-third of last year's applications between April and the first week of Sept. While the company got 96 applications till Aug-end in 2023, the figure was 26 this year.

Doctors, too, agreed dengue cases had been much fewer, especially the severe ones. Pra-senjit Ghosh, a director at Dreamland Nursing Home, said, "Last year, at least 50% of our patients had dengue. This time, most tests are throwing up negative dengue results."

Bhaksar Nerurkar, head, health admin team, Bajaj Allianz General Insurance, said, "While claims for urological disorders saw a slight rise between Aug last year and this Aug, fever and infection-related claims have seen a decrease." Jyotirmay Kundu, network manager, Heritage Health Insurance TPA, added there were 30%-35% drop in dengue applications till the third week of Sept.