



Andhra Bank Retired Employees Association (ABREA)

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Krishnamurthy V Varanasi, President

NSN Reddy, General Secretary

25th May 2023

To

The General Manager
United India Insurance Company
Chennai

Dear Sir,

Reg: Withdrawal of "UB Arogyadhaan" Policy – Migration Issues.

Ref: i) Cir Lr. No. HO/Health//Cir/08/2022-23 dated 03.03.2023.

ii) Our letter dated 6th May 2023.

We are the policyholders of UB Arogyadaan since last 17 years and now facing innumerable problems for renewal on account of abrupt withdrawal of group policy from the market.

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**.

In the above backdrop, we wish to bring the following issues that are being faced by the UB Arogyadaan Policyholders while approaching your offices for migration from group to retail policy.

- Majority branches across the country 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.
- Further, it is observed that while accepting the proposal, 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.
- The actions / inactions of your offices are clear indication that UIIC is not interested to renew the policy under retail product category with portability.

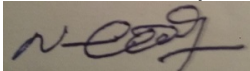
We have been observing since April 2023 that policyholders are moving from **Pillar to Post** to submit the renewal applications. They are instances where even after couple of visits they could not complete their job. This is leading to anxiety, frustration and anger among the loyal customers against your company, a prestigious public sector undertaking in India.

The time left for renewal is fast approaching i.e. 6th June 2023 and we request your good offices to

- Sensitize UIIC 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 with portability and without any riders.
- Extend last date as many of your offices not yet commenced the process and few offices are commenced but there is heavy rush on the counters.

Any delay or deviation to the extant IRDAI guidelines will definitely invite complaints from the customers and may likely to have adverse impact on the image of your company. Thus, once again, we invite your swift action on the subject matter in the interest of our loyal customers.

Yours faithfully,



(N S N Reddy)
General Secretary