



**NATIONAL
INSURANCE
ACADEMY**

PROFITABLE MANAGEMENT OF HEALTH PORTFOLIO

11th-13th August, 2025



The share of health insurance in the total general insurance business has increased from 24.11% in FY 2014-15 to around 38% in FY 2024.25. With the introduction of PMJAY and its extension to cover senior citizen beyond 70 years of age the segment is expected to grow at an even higher rate in the future.

The other factors which have fuelled the growth in the segment includes entry of more standalone health insurers, innovation in products with an increasing focus on wellness, introduction of new distribution channels and increasing role of technology in customer service.

Though the health insurance business is a large portfolio, it is also one of the largest contributors to underwriting losses.

Handling of the subject requires knowledge and skills in various fields including developments in the health industry, market dynamics, products,

Government schemes, innovation, distribution, regulations, medical underwriting, TPA management, PPN management & claims management etc.

Use of AI and Gen AI in Health segment has become relevant to effective underwriting and claims handling.

Objectives

This programme aims to equip participants with knowledge and understanding of:

- ♦ Portfolio trends and its implication
- ♦ Regulations and its implications
- ♦ Underwriting & Claims management

Contents

- ♦ Understanding Profitability in Insurance
- ♦ Handling Diseases with Frequency
- ♦ Management of Medical Adjudication of Claims
- ♦ Product Innovation and Profitability
- ♦ Managing Retail Health Underwriting
- ♦ Provider Network Management and Hospital tie up
- ♦ Group Health Insurance
- ♦ Health Insurance Regulations
- ♦ PMJAY (Ayushman Bharat)
- ♦ Tech Innovation in Health / Use of AI & Gen AI
- ♦ Exposure with TPA

Participants' Profile

Officials handling Health Insurance underwriting & claims

Fees

Residential: Rs.40,000/ + 18% GST

Non-Residential: Rs.24,000/ + 18% GST

Contact Person

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