

‘Optima Restore’**Incurred Claim Ratio:**

| Financial Year | Loss Ratio |
|----------------|------------|
| 2025-26* | 101% |
| 2024-25 | 100% |
| 2023-24 | 87% |
| 2022-23 | 87% |

Rationale for Price Revision:

‘Price Revision has been performed in-line with loss experience witnessed and increase in incidence and hospitalization costs due to underlying medical inflation and steadily increasing vintage of customers and lower proportion of new business witnessed in recent years’