



**'Optima Restore'**

**Incurred Claim Ratio:**

<b>Financial Year</b>	<b>Loss Ratio</b>
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 hospitalization costs due to underlying medical inflation'.