



'my: Optima Secure'

Incurred Claim Ratio:

Financial Year	Loss Ratio
2023-2024	67%
2022-2023	57%
2021-2022*	47%

****Data from 19th July 2021 (launch of the product)***

Rationale for Price Revision:

Reduction in premium of optional covers Global Health Cover (Emergency and Planned Treatment) and Overseas Travel Secure (when attached with Emergency and Planned Treatment) due to lower than expected exposure leading to a smaller risk pool and subsequently a reduced claim experience.