Death Claim Analysis Report

Talekar Bhargavee

February 2024

1 Introduction

In this project, an analysis of death rates is being conducted to better understand mortality trends from 2019 to 2023. Due to the lack of direct death rate data, third-party death claim data from three prominent insurance companies - HDFC Life Insurance, LIC, and SBI Life - is being utilized. By examining the number of claims settled and policies sold by each company, insights into mortality rates and related patterns can be derived. The report includes quarterly, financial year, and calendar year analysis.

2 Analysis

2.1 Overall Analysis

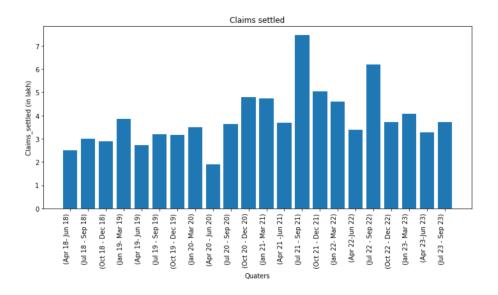


Figure 1: Claims Settled

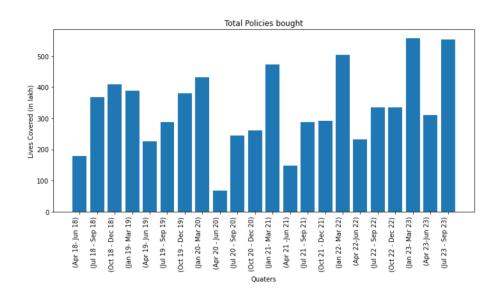


Figure 2: Lives Covered

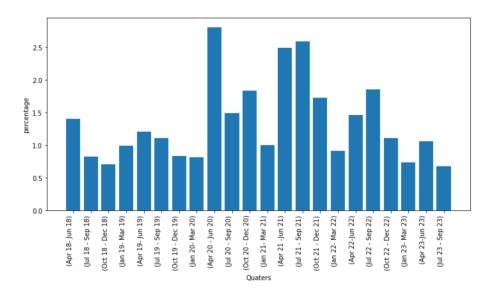


Figure 3: Percentage

2.2 Quarter Analysis

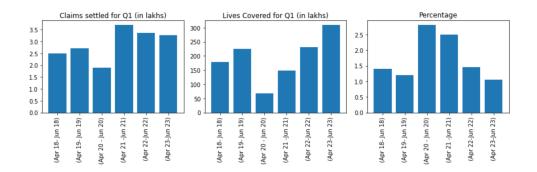


Figure 4: Quarter 1

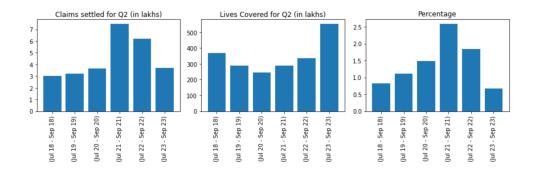


Figure 5: Quarter 2

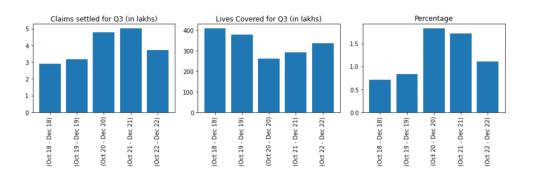


Figure 6: Quarter 3

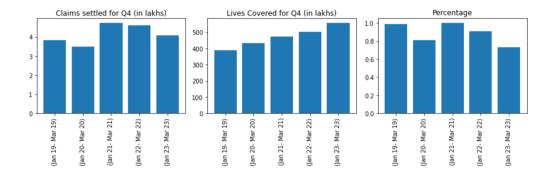


Figure 7: Quarter 4

2.3 Financial Year Analysis

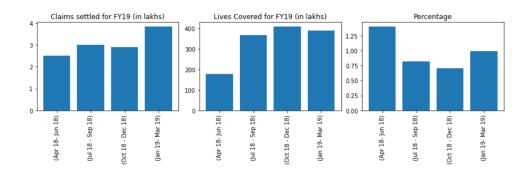


Figure 8: Financial Year 19

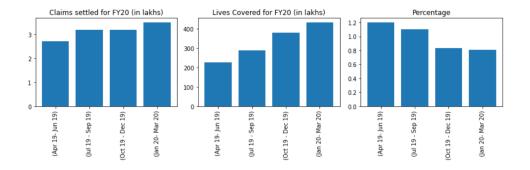


Figure 9: Financial Year 20

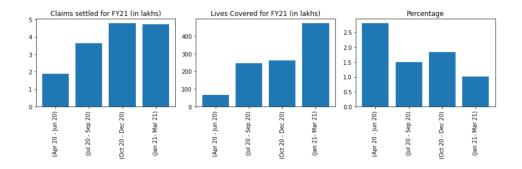


Figure 10: Financial Year 21

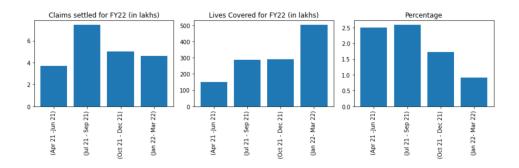


Figure 11: Financial Year 22

2.4 Calendar Year Analysis

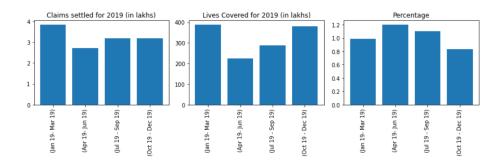


Figure 12: Calendar Year 19

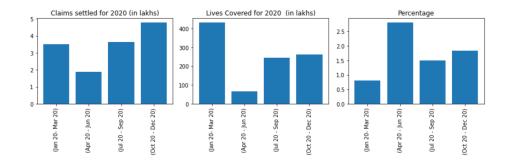


Figure 13: Calendar Year 20

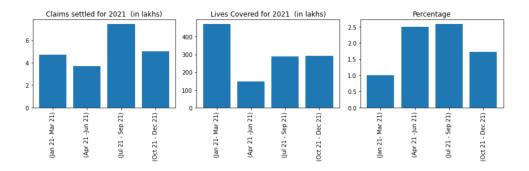


Figure 14: Calendar Year 21

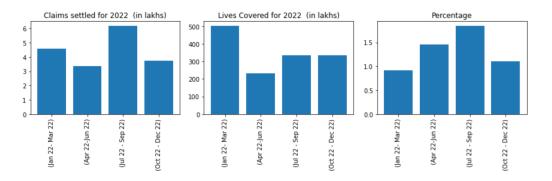


Figure 15: Calendar Year 22

3 References

- 1. https://www.sbilife.co.in/en/about-us/investor-relations
- $2.\ https://www.hdfclife.com/about-us/public-disclosure$
- 3. https://licindia.in/web/guest/public-disclosure