



Insurance Gap Analysis Platform

# INSURANCE GAP ANALYSIS REPORT

Comprehensive Policy Review & Risk Assessment

- **Report Generated:** 11 November 2025 at 09:10 AM
- **Policy Document:** BAJHLIP23020V012223.pdf
- **Analysis Type:** Comprehensive Insurance Gap Analysis

## POLICY SUMMARY

- **UIN (Unique Identification Number):** BAJHLIP23020V012223
- **Insurance Company:** Bajaj Allianz General Insurance Co. Ltd.
- **Policy Type:** Global Health Care
- **Sum Assured/Coverage Amount:** ₹5,00,000

## COVERAGE DETAILS

- **Base Coverage:** ₹10,00,000
- **Key Benefits:** Hospitalization, Pre/Post hospitalization, Daycare procedures

## **GAP ANALYSIS (BASED ON THIS SPECIFIC T&C; DOCUMENT)**

### **Gap 1: Cashless Facility**

WHAT'S IN T&C:; Cashless Facility means direct payments to Network Provider for treatment.

WHAT POLICYHOLDER HAS: Cashless Facility details are missing.

THE GAP: Policyholder's document lacks specific information on Cashless Facility process.

WHY IT MATTERS: Without clear guidance on Cashless Facility, policyholder may face financial burden.

EXAMPLE COST: ■50,000 to ■2,00,000

### **Gap 2: Reasonable and Customary Charges**

WHAT'S IN T&C:; Definition of Reasonable and Customary Charges for medical services.

WHAT POLICYHOLDER HAS: No mention of Reasonable and Customary Charges definition.

THE GAP: Policyholder's document lacks clarification on charges for medical services.

WHY IT MATTERS: Understanding Reasonable and Customary Charges helps in cost estimation.

EXAMPLE COST: ■20,000 to ■1,00,000

### **Gap 3: Migration**

WHAT'S IN T&C:; Definition of Migration for transferring pre-existing conditions and exclusions.

WHAT POLICYHOLDER HAS: No information on Migration process.

THE GAP: Policyholder's document does not address the option for Migration.

WHY IT MATTERS: Migration allows continuity of benefits and coverage.

EXAMPLE COST: ■30,000 to ■1,50,000

## **RISK ASSESSMENT**

- High Risk Areas: Lack of clarity on Cashless Facility, Reasonable and Customary Charges
- Medium Risk Areas: Absence of Migration option
- IRDAI Compliance: Ensure transparent communication on coverage and benefits

## RECOMMENDATIONS (SPECIFIC TO THIS POLICY)

- Clarify Cashless Facility process for ease of claims
- Define Reasonable and Customary Charges for cost transparency
- Consider adding Migration option for policy continuity

## PRIORITY ACTIONS

- Clarify Cashless Facility process
- Define Reasonable and Custom

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This comprehensive analysis report should be reviewed by a certified insurance advisor.

For questions or clarifications, please consult with your insurance provider or IRDAI-registered advisor.