

I. Proportions of claims settled (in full or in part or repudiated or rejected or closed)

LOB	Particulars	FY 2024	FY 2025	FY 2026	FY 2027 (upto the month May 26)
		Percentage	Percentage	Percentage	Percentage
Health Retail	i) Settled				
	within 15 days	75%	88%	85%	57%
	within 30 days	11%	6%	8%	13%
	within 60 days	4%	1%	3%	8%
	> 60 days	5%	2%	1%	1%
	ii) Claims Unsettled at the end of the reporting month	4%	3%	3%	22%

II. Proportions of claims paid, repudiated / rejected/closed and outstanding

LOB	Particulars	FY 2024	FY 2025	FY 2026	FY 2027 (upto the month May 26)
		Percentage	Percentage	Percentage	Percentage
Health Retail	Paid in full	74%	73%	86%	61%
	Paid in part	0%	0%	0%	0%
	Repudiated/ Rejected	22%	24%	11%	17%
	Closed	0%	0%	0%	0%
	Remaining unsettled at the end of the reporting month	4%	3%	3%	22%

III. Value proportion of claims settled

LOB	FY 2024	FY 2025	FY 2026	FY 2027 (upto the month May 26)
Health Retail	71.89%	70.67%	81.36%	71.92%

Note:

Cashless claims wherein the beneficiary has duly availed the cashless facility and the only outstanding obligation is the payment due to network provider, as per the terms of the underlying agreement, have been considered as settled. Further, the Company has re-classified claim intimation and repudiation of health claims to reflect the admissible claims.