

CLAIM RESPONSIVENESS

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 July 2026)
		Percentage	Percentage	Percentage	Percentage
Motor	i) Settled				
	within 15 days	87%	90%	92%	84.65%
	within 30 days	4%	4%	3%	2.84%
	within 60 days	4%	3%	2%	1.71%
	> 60 days	2%	1%	1%	0.94%
	ii) Claims Unsettled at the end of the reporting month	3%	2%	3%	9.86%

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

LOB	Particulars	FY 2024	FY 2025	FY 2026	FY 2027 (upto the month July 2026)
		Percentage	Percentage	Percentage	Percentage
Motor	Paid in full	86%	85%	84%	78.11%
	Paid in part	0%	0%	0%	0.00%
	Repudiated/ Rejected	3%	4%	4%	4.92%
	Closed	8%	9%	9%	7.11%
	Remaining unsettled at the end of the reporting month	3%	2%	3%	9.86%

III. Value proportion of claims settled

LOB	FY 2024	FY 2025	FY 2026	FY 2027 (upto the month July 2026)
Motor	97.26%	98%	97%	96.13%

Note: Above summary pertains to Motor Own Damage claims excluding Total Theft & Litigation claims