

Proportions¹ of claims settled² across ageing³

Ageing of Claims ⁴	FY'25
within 15 days	99.26%
within 30 days	99.78%
within 60 days	99.94%
Beyond 60 days	0.05%
Pending (WIP) ⁵	0.01%

¹ Proportions of claims basis number of claims

² Settled: claims paid in full, paid in part, repudiated, rejected, closed

³ This summary Includes Death Claim, Rider Claim, Health Claim on Retail & Group Claims.

⁴ Ageing calculated as per calendar days

⁵ As on last day of the reported period

Proportions⁶ of claims settled – Settlement status

Settlement status	FY'25
Paid in full ⁷	99.19%
Paid in part ⁸	0.58%
Repudiated	0.19%
Rejected	0.03%
Closed	0.00%

⁶ Proportions of claims basis number of claims

⁷ Claim approved & Benefit paid, Refund of fund value for ULIP Discontinuance policies, Reduced paid up

⁸ Health indemnity claim where amount paid after deducting non admissible expenses, refund of premium as per T&C, suicide in first year with refund of premium etc

Value proportion of claims settled

Details	FY'25
Value proportion of claims settled ⁹	95.15%

⁹ Proportion of benefit paid amount against Claim Amount