

Proportions¹ of claims settled² across ageing³

Ageing of Claims ⁴	FY'26
within 15 days	98.88%
within 30 days	99.53%
within 60 days	99.93%
Beyond 60 days	0.05%
Pending (WIP) ⁵	0.02%

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'26
Paid in full ⁷	98.97%
Paid in part ⁸	0.77%
Repudiated	0.23%
Rejected	0.02%
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'26
Value proportion of claims settled ⁹	95.03%

⁹ Proportion of benefit paid amount against Claim Amount