



Claims Details				
Claim Responsiveness	Metric	YTD Apr'26	YTD May'26	YTD Jun'26
Claims settled within 15 days	Number of claims closed (settled/repudiated/rejected) within 15 days from filing date, as % of total claims filed in the year.	23%	26%	31%
Claims settled within 30 days	Claims closed within 30th day from filing.	33%	41%	49%
Claims settled within 60 days	Claims closed within 60th day from filing.	37%	49%	60%
Claims settled beyond 60 days	Claims closed after 60 days.	5%	7%	9%
Claims remaining unsettled at year end	Claims still open at end of Period	58%	44%	30%
Claims paid in full	Claims where 100% of claimed amount was paid.	36%	50%	60%
Claims paid in part (partial settlement)	Claims where a portion of the claimed amount was paid.*	5%	3%	3%
Claims repudiated	Claims rejected on grounds of policy terms / conditions.	2%	2%	3%
Claims rejected (other reasons)	Claims rejected for reasons other than repudiation (e.g., incomplete documents). **	0%	0%	0%
Claims closed (withdrawn / no response)*	Claims closed without settlement due to complainant withdrawal or no response.	4%	4%	6%
Value Proportion of Claims Settled (auto-calculated)	Total amount paid ÷ Total amount claimed (of claims decided for payment in full or in part or repudiated)	62%	63%	60%

Note:

LOB considered - Motor(Own Damage), Health(Individual), PA (Individual), Homeowners, retail fire for dwellings and package policies for MSME

*Claims paid in part (interim settlement)/ No of claims available for processing

**Claims due to incomplete documents are not repudiated but are closed. Hence this count is reflected in "Claim Closed " parameter below.