

# Claim Ratios

Month: April 2025

| Status                      | Count                     |                     |                                      |               | Amount (In Cr.)           |                     |                                      |               |
|-----------------------------|---------------------------|---------------------|--------------------------------------|---------------|---------------------------|---------------------|--------------------------------------|---------------|
|                             | Retail Health (Indemnity) | Group Policies (EE) | Group Policies (NEE) + Benefit + OPD | Govt business | Retail Health (Indemnity) | Group Policies (EE) | Group Policies (NEE) + Benefit + OPD | Govt business |
| A. Outstanding at the start | 4382                      | 9873                | 5329                                 | 385           | 36.05                     | 66.83               | 286.36                               | 1.35          |
| B. Claims intimated         | 12084                     | 28682               | 1012                                 | 0             | 73.26                     | 170.68              | 87.90                                | 0.00          |
| C. Claims Paid              | 5341                      | 22765               | 1303                                 | 0             | 33.24                     | 134.42              | 49.33                                | 0.00          |
| D. Claims Repudiated        | 765                       | 733                 | 741                                  | 0             | 6.63                      | 3.14                | 62.36                                | 0.00          |
| E. Claims CWP               | 879                       | 1913                | 117                                  | 0             | 5.59                      | 21.17               | 7.10                                 | 0.00          |
| F. Outstanding at the end   | 9481                      | 13144               | 4180                                 | 385           | 63.86                     | 78.78               | 255.47                               | 1.35          |

# Claim Ratios

Month: May 2025

| Status                      | Count                     |                     |                                      |               | Amount (In Cr.)           |                     |                                      |               |
|-----------------------------|---------------------------|---------------------|--------------------------------------|---------------|---------------------------|---------------------|--------------------------------------|---------------|
|                             | Retail Health (Indemnity) | Group Policies (EE) | Group Policies (NEE) + Benefit + OPD | Govt business | Retail Health (Indemnity) | Group Policies (EE) | Group Policies (NEE) + Benefit + OPD | Govt business |
| A. Outstanding at the start | 9481                      | 13144               | 4170                                 | 385           | 65.2                      | 82.2                | 255.3                                | 1.35          |
| B. Claims intimated         | 11080                     | 33162               | 3191                                 | 0             | 77.67                     | 221.87              | 176.94                               | 0.00          |
| C. Claims Paid              | 10431                     | 27305               | 2333                                 | 0             | 69.23                     | 164.05              | 67.46                                | 0.00          |
| D. Claims Repudiated        | 1793                      | 904                 | 1211                                 | 0             | 16.85                     | 2.89                | 91.40                                | 0.00          |
| E. Claims CWP               | 795                       | 3479                | 233                                  | 0             | 2.88                      | 32.54               | 14.28                                | 0.00          |
| F. Outstanding at the end   | 7542                      | 14618               | 3584                                 | 385           | 53.94                     | 104.61              | 259.11                               | 1.35          |

# Claim Ratios

Month: June 2025

| Status                      | Count                     |                     |                                      |               | Amount (In Cr.)           |                     |                                      |               |
|-----------------------------|---------------------------|---------------------|--------------------------------------|---------------|---------------------------|---------------------|--------------------------------------|---------------|
|                             | Retail Health (Indemnity) | Group Policies (EE) | Group Policies (NEE) + Benefit + OPD | Govt business | Retail Health (Indemnity) | Group Policies (EE) | Group Policies (NEE) + Benefit + OPD | Govt business |
| A. Outstanding at the start | 7542                      | 14618               | 3584                                 | 385           | 53.9                      | 104.6               | 259.1                                | 1.35          |
| B. Claims intimated         | 10727                     | 29252               | 3179                                 | 0             | 63.1                      | 174.3               | 132.5                                | 0.00          |
| C. Claims Paid              | 7617                      | 25765               | 1737                                 | 0             | 50.9                      | 168.1               | 54.4                                 | 0.00          |
| D. Claims Repudiated        | 1599                      | 948                 | 843                                  | 0             | 11.4                      | 2.6                 | 55.3                                 | 0.00          |
| E. Claims CWP               | 262                       | 3029                | 182                                  | 0             | 2.1                       | 24.8                | 12.4                                 | 0.00          |
| F. Outstanding at the end   | 8791                      | 14128               | 4001                                 | 385           | 64.4                      | 100.7               | 279.3                                | 1.35          |

# Claim Ratios

Month: July 2025

| Status                      | Count                     |                     |                                      |               | Amount (In Cr.)           |                     |                                      |               |
|-----------------------------|---------------------------|---------------------|--------------------------------------|---------------|---------------------------|---------------------|--------------------------------------|---------------|
|                             | Retail Health (Indemnity) | Group Policies (EE) | Group Policies (NEE) + Benefit + OPD | Govt business | Retail Health (Indemnity) | Group Policies (EE) | Group Policies (NEE) + Benefit + OPD | Govt business |
| A. Outstanding at the start | 8791                      | 14128               | 4001                                 | 385           | 64.4                      | 100.7               | 279.3                                | 1.35          |
| B. Claims intimated         | 12641                     | 33993               | 2919                                 | 0             | 75.1                      | 210.6               | 140.9                                | 0.00          |
| C. Claims Paid              | 10778                     | 31135               | 2003                                 | 0             | 68.4                      | 191.2               | 47.7                                 | 0.00          |
| D. Claims Repudiated        | 1111                      | 904                 | 974                                  | 0             | 7.9                       | 3.1                 | 80.2                                 | 0.00          |
| E. Claims CWP               | 1122                      | 2603                | 289                                  | 0             | 6.9                       | 24.1                | 19.1                                 | 0.00          |
| F. Outstanding at the end   | 8421                      | 13479               | 3654                                 | 385           | 56.3                      | 92.9                | 273.2                                | 1.35          |

# Claim Ratios

Month: Aug 2025

| Status                      | Count                     |                     |                                      |               | Amount (In Cr.)           |                     |                                      |               |
|-----------------------------|---------------------------|---------------------|--------------------------------------|---------------|---------------------------|---------------------|--------------------------------------|---------------|
|                             | Retail Health (Indemnity) | Group Policies (EE) | Group Policies (NEE) + Benefit + OPD | Govt business | Retail Health (Indemnity) | Group Policies (EE) | Group Policies (NEE) + Benefit + OPD | Govt business |
| A. Outstanding at the start | 8421                      | 13479               | 3654                                 | 385           | 56.3                      | 92.9                | 273.2                                | 1.35          |
| B. Claims intimated         | 12330                     | 34115               | 2865                                 | 0             | 65.3                      | 185.0               | 135.2                                | 0.00          |
| C. Claims Paid              | 9492                      | 29345               | 1720                                 | 0             | 52.3                      | 166.6               | 41.8                                 | 0.00          |
| D. Claims Repudiated        | 893                       | 682                 | 221                                  | 0             | 6.7                       | 1.9                 | 12.3                                 | 0.00          |
| E. Claims CWP               | 1238                      | 2147                | 169                                  | 0             | 6.8                       | 15.2                | 11.5                                 | 0.00          |
| F. Outstanding at the end   | 9128                      | 15420               | 4409                                 | 385           | 55.7                      | 94.2                | 342.8                                | 1.35          |

# Claim Ratios

Month: Sept 2025

| Status                      | Count                     |                     |                                      |               | Amount (In Cr.)           |                     |                                      |               |
|-----------------------------|---------------------------|---------------------|--------------------------------------|---------------|---------------------------|---------------------|--------------------------------------|---------------|
|                             | Retail Health (Indemnity) | Group Policies (EE) | Group Policies (NEE) + Benefit + OPD | Govt business | Retail Health (Indemnity) | Group Policies (EE) | Group Policies (NEE) + Benefit + OPD | Govt business |
| A. Outstanding at the start | 9128                      | 15420               | 4409                                 | 385           | 55.7                      | 94.2                | 342.8                                | 1.35          |
| B. Claims intimated         | 14553                     | 34620               | 2854                                 | 0             | 77.0                      | 218.6               | 164.4                                | 0.00          |
| C. Claims Paid              | 9848                      | 29903               | 1777                                 | 0             | 53.2                      | 182.2               | 62.6                                 | 0.00          |
| D. Claims Repudiated        | 1287                      | 836                 | 318                                  | 0             | 7.4                       | 2.3                 | 23.1                                 | 0.00          |
| E. Claims CWP               | 1492                      | 2542                | 480                                  | 0             | 5.9                       | 20.8                | 38.5                                 | 0.00          |
| F. Outstanding at the end   | 11054                     | 16759               | 4688                                 | 385           | 66.1                      | 107.6               | 382.9                                | 1.35          |

# Claim Ratios

Month: Oct 2025

| Status                      | Count                     |                     |                                      |               | Amount (In Cr.)           |                     |                                      |               |
|-----------------------------|---------------------------|---------------------|--------------------------------------|---------------|---------------------------|---------------------|--------------------------------------|---------------|
|                             | Retail Health (Indemnity) | Group Policies (EE) | Group Policies (NEE) + Benefit + OPD | Govt business | Retail Health (Indemnity) | Group Policies (EE) | Group Policies (NEE) + Benefit + OPD | Govt business |
| A. Outstanding at the start | 11054                     | 16759               | 4688                                 | 385           | 66.1                      | 107.6               | 382.9                                | 1.35          |
| B. Claims intimated         | 12159                     | 29511               | 2708                                 | 0             | 60.0                      | 182.9               | 102.9                                | 0.00          |
| C. Claims Paid              | 10162                     | 28872               | 1695                                 | 0             | 59.6                      | 180.1               | 45.0                                 | 0.00          |
| D. Claims Repudiated        | 1592                      | 694                 | 244                                  | 0             | 12.5                      | 2.2                 | 16.4                                 | 0.00          |
| E. Claims CWP               | 2236                      | 2130                | 819                                  | 0             | 16.2                      | 6.7                 | 72.7                                 | 0.00          |
| F. Outstanding at the end   | 9223                      | 14574               | 4638                                 | 385           | 37.8                      | 101.5               | 351.7                                | 1.35          |

# Claim Ratios

Month: Nov 2025

| Status                      | Count                     |                     |                                      |               | Amount (In Cr.)           |                     |                                      |               |
|-----------------------------|---------------------------|---------------------|--------------------------------------|---------------|---------------------------|---------------------|--------------------------------------|---------------|
|                             | Retail Health (Indemnity) | Group Policies (EE) | Group Policies (NEE) + Benefit + OPD | Govt business | Retail Health (Indemnity) | Group Policies (EE) | Group Policies (NEE) + Benefit + OPD | Govt business |
| A. Outstanding at the start | 9223                      | 14574               | 4638                                 | 385           | 37.8                      | 101.5               | 351.7                                | 1.35          |
| B. Claims intimated         | 11482                     | 32369               | 3807                                 | 0             | 81.0                      | 181.6               | 204.4                                | 0.00          |
| C. Claims Paid              | 9566                      | 30211               | 1881                                 | 0             | 52.7                      | 175.1               | 58.0                                 | 0.00          |
| D. Claims Repudiated        | 1350                      | 947                 | 264                                  | 0             | 10.2                      | 2.6                 | 23.9                                 | 0.00          |
| E. Claims CWP               | 2182                      | 1958                | 931                                  | 385           | 6.9                       | 13.8                | 88.8                                 | 1.35          |
| F. Outstanding at the end   | 7607                      | 13827               | 4583                                 | 0             | 49.0                      | 91.5                | 385.4                                | 0.00          |

# Claim Ratios

Month: Dec 2025

| Status                      | Count                     |                     |                                      |               | Amount (In Cr.)           |                     |                                      |               |
|-----------------------------|---------------------------|---------------------|--------------------------------------|---------------|---------------------------|---------------------|--------------------------------------|---------------|
|                             | Retail Health (Indemnity) | Group Policies (EE) | Group Policies (NEE) + Benefit + OPD | Govt business | Retail Health (Indemnity) | Group Policies (EE) | Group Policies (NEE) + Benefit + OPD | Govt business |
| A. Outstanding at the start | 7607                      | 13827               | 4583                                 | 0             | 49.0                      | 91.5                | 385.4                                | 0.00          |
| B. Claims intimated         | 12965                     | 34239               | 3171                                 | 0             | 65.0                      | 202.8               | 192.3                                | 0.00          |
| C. Claims Paid              | 7084                      | 28379               | 1382                                 | 0             | 40.2                      | 171.5               | 55.6                                 | 0.00          |
| D. Claims Repudiated        | 1867                      | 741                 | 422                                  | 0             | 10.0                      | 2.5                 | 35.2                                 | 0.00          |
| E. Claims CWP               | 1659                      | 1430                | 1170                                 | 0             | 6.2                       | 8.2                 | 108.6                                | 0.00          |
| F. Outstanding at the end   | 9962                      | 17516               | 4780                                 | 0             | 58.2                      | 112.2               | 378.3                                | 0.00          |