

Personal Accident - Retail



| FY 23-24 Personal Accident - Retail |                         |              |               |               |            |
|-------------------------------------|-------------------------|--------------|---------------|---------------|------------|
| Particulars                         | Share of Claims Count % | 0 to 15 days | 16 to 30 days | 31 to 60 days | >60 days   |
|                                     |                         | %            | %             | %             | %          |
| Fully Paid                          | 67%                     | 65%          | 8%            | 9%            | 18%        |
| Partly Paid                         | 0%                      | 0%           | 0%            | 0%            | 0%         |
| Repudiated                          | 14%                     | 100%         | 0%            | 0%            | 0%         |
| Closed                              | 0%                      | 0%           | 0%            | 0%            | 0%         |
| <b>Total Settled / Disposal</b>     | <b>81%</b>              | <b>71%</b>   | <b>7%</b>     | <b>7%</b>     | <b>15%</b> |
| Remaining Unsettled                 | 19%                     | 23%          | 10%           | 7%            | 61%        |

|                                                                  |         |
|------------------------------------------------------------------|---------|
| Value proportion of Claims settled (Amount paid against Claimed) | 100.00% |
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| FY 24-25 Personal Accident - Retail |                         |              |               |               |            |
|-------------------------------------|-------------------------|--------------|---------------|---------------|------------|
| Particulars                         | Share of Claims Count % | 0 to 15 days | 16 to 30 days | 31 to 60 days | >60 days   |
|                                     |                         | %            | %             | %             | %          |
| Fully Paid                          | 67%                     | 54%          | 11%           | 15%           | 20%        |
| Partly Paid                         | 0%                      | 0%           | 0%            | 0%            | 0%         |
| Repudiated                          | 21%                     | 100%         | 0%            | 0%            | 0%         |
| Closed                              | 0%                      | 0%           | 0%            | 0%            | 0%         |
| <b>Total Settled / Disposal</b>     | <b>87%</b>              | <b>65%</b>   | <b>9%</b>     | <b>11%</b>    | <b>15%</b> |
| Remaining Unsettled                 | 13%                     | 36%          | 10%           | 10%           | 44%        |

|                                                                  |        |
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| Value proportion of Claims settled (Amount paid against Claimed) | 62.58% |
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| FY 25-26 Personal Accident - Retail |                         |              |               |               |            |
|-------------------------------------|-------------------------|--------------|---------------|---------------|------------|
| Particulars                         | Share of Claims Count % | 0 to 15 days | 16 to 30 days | 31 to 60 days | >60 days   |
|                                     |                         | %            | %             | %             | %          |
| Fully Paid                          | 81%                     | 46%          | 18%           | 17%           | 20%        |
| Partly Paid                         | 0%                      | 0%           | 0%            | 0%            | 0%         |
| Repudiated                          | 8%                      | 0%           | 0%            | 0%            | 0%         |
| Closed                              | 0%                      | 0%           | 0%            | 0%            | 0%         |
| <b>Total Settled / Disposal</b>     | <b>88%</b>              | <b>51%</b>   | <b>16%</b>    | <b>15%</b>    | <b>18%</b> |
| Remaining Unsettled                 | 12%                     | 18%          | 5%            | 7%            | 71%        |

|                                                                  |        |
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| Value proportion of Claims settled (Amount paid against Claimed) | 91.29% |
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