ManipalCigna Health Insurance Company Limited
IRDAI Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

Table 1.1

Proportions of claims settled (in full or in part or repudiated or rejected or closed) - from the date of filing of the claims (Retail Health & PA)	
Ageing	Proportion of claim count
	Apr'26-Oct'26
0-15 Days	76.3%
16-30 Days	8.8%
31-60 Days	7.5%
>60 Days	4.3%
Total	96.9%
Remaining unsettled count at the end of the period*	3.1%

Note:
All cashless (initial + Final) decisioned cases considered as settled within their respective ageing

Table 1.2

Proportion of claims count - Status wise - Health + PA (Retail)	
Claim Status	Proportion of claim count
	Apr'26-Oct'26
Paid in full*	87.0%
Paid in part**	0.0%
Repudiated	10.0%
Rejected	0.0%
Closed	0.0%
Remaining unsettled at the end of the period*	3.1%
Total	100.0%

Table 1.3

Value proportion of claims settled (Health + PA (Retail)	
Status	Value proportion of claims settled
	Apr'26-Oct'26
Paid cases	86%
Repudiated cases	0%
Total (Paid + Repudiated)	72%

Note -

1). The above figures including, cashless and reimbursement with IPD & OPD claims

2). First Document Received date is the date on which intial claim documents have been received

3). Table 1.1 showing Paid+Repudiated cases (cashless + Reimbursement) ageing from the date of filing of the claims, which is not a part of any regulatory report, therefore the figures (ageing wise) are not comparable with any previous regulatory submission

*4). *Remaining unsettled at the end of the period represents claims which are under evaluation (Decision pending)*

Definations-

**Paid in full - A cashless or Reimbursement claim (approved or Paid) that has been assessed and the insurer has paid/approved the entire amount admissible under the policy*

***Paid in part - A cashless or Reimbursement claim (approved or Paid) that has been assessed and the insurer has paid only a portion of the admisible claim amount*