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					
	FY 2023-24	FY 2024-25	FY 2025-26	Apr'26	Apr'26-May'26	Apr'26-Jun'26
0-15 Days	86.9%	89.4%	85.6%	71.4%	77.0%	76.9%
16-30 Days	5.0%	4.4%	5.1%	3.7%	4.3%	4.8%
31-60 Days	5.2%	4.1%	6.1%	5.8%	5.1%	6.1%
>60 Days	2.3%	1.6%	2.4%	2.8%	2.8%	3.2%
Total	99.4%	99.5%	99.1%	83.7%	89.2%	91.0%
Remaining unsettled count at the end of the period*	0.6%	0.5%	0.9%	16.3%	10.8%	9.0%

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					
	FY 2023-24	FY 2024-25	FY 2025-26	Apr'26	Apr'26-May'26	Apr'26-Jun'26
Paid in full*	89.2%	93.9%	93.6%	77.6%	82.8%	83.2%
Paid in part**	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Repudiated	10.2%	5.7%	5.6%	6.1%	6.5%	7.8%
Rejected	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Closed	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Remaining unsettled at the end of the period*	0.6%	0.5%	0.9%	16.3%	10.8%	9.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 1.3

Value proportion of claims settled (Health + PA (Retail)						
Status	Value proportion of claims settled					
	FY 2023-24	FY 2024-25	FY 2025-26	Apr'26	Apr'26-May'26	Apr'26-Jun'26
Paid cases	84.2%	83.7%	81.9%	81.3%	84.7%	85.0%
Repudiated cases	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total (Paid + Repudiated)	61.4%	66.8%	70.4%	66.2%	72.8%	70.1%

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*