NIVA BUPA HEALTH INSURANCE COMPANY LIMITED

CLAIM RESPONSIVENESS

A. Proportion of claims settled by ageing bucket from date of filing (%)

#	Disposition × Ageing bucket	FY 2026-27 (YTD July'26)	FY 2025-26	FY 2024-25	FY 2023-24
1	Proportion of Claims Settled (in full/in part/repudiated/ closed/rejected)	**100%**	**100%**	**100%**	**100%**
2	within 15 days	84%	88%	88%	85%
3	within 30 days	5%	4%	4%	6%
4	within 60 days	7%	5%	5%	6%
5	beyond 60 days	2%	2%	2%	1%
6	unsettled at month-end being reported upon	2%	2%	1%	2%

B. Disposition mix & value proportion (%)

#	Metric	FY 2026-27 (YTD July'26)	FY 2025-26	FY 2024-25	FY 2023-24
1	Paid in full (%)	79.5%	76.7%	74.2%	71.5%
2	Paid in part (%)	NA	NA	NA	NA
3	Repudiated (%)	4.0%	9.0%	10.0%	13.2%
4	Rejected (%)	11.7%	9.5%	12.6%	12.1%
5	Closed (%)	NA	NA	NA	NA
6	Unsettled at month-end (%)	4.8%	4.8%	3.1%	3.3%
7	Value proportion settled (%)	95.2%	89.5%	88.1%	84.4%

Value proportion settled = Total amount of claims paid (full/part) ÷ Total amount claimed (claims decided for full/part or repudiated). Ageing measured from date of filing, not full-document submission.