

**Shriram Life Insurance Company Limited**

**Claim Responsiveness & Improvements**

| Sr. No. | Disclosure Requirement                                                                                | YTD- Jul'26 | FY 2025-26 | FY 2024-25 | FY 2023-24 |
|---------|-------------------------------------------------------------------------------------------------------|-------------|------------|------------|------------|
| 1       | Claims Settled/Repudiated/Rejected/Closed within 15 Days                                              | 92.86%      | 98.06%     | 97.98%     | 89.71%     |
|         | Claims Settled/Repudiated/Rejected/Closed within 30 Days                                              | 0.57%       | 1.59%      | 1.88%      | 8.93%      |
|         | Claims Settled/Repudiated/Rejected/Closed within 60 Days                                              | 0.00%       | 0.11%      | 0.00%      | 0.90%      |
|         | Claims Settled/Repudiated/Rejected/Closed beyond 60 Days                                              | 0.00%       | 0.00%      | 0.00%      | 0.31%      |
|         | <b>Claims Remaining Unsettled at End of Reporting Month</b>                                           | 6.54%       | 0.24%      | 0.14%      | 0.15%      |
| 2       | Claims Paid in Full                                                                                   | 78.80%      | 87.34%     | 86.93%     | 86.21%     |
|         | Claims Paid in Part                                                                                   | 11.63%      | 11.18%     | 11.38%     | 11.88%     |
|         | Claims Repudiated                                                                                     | 3.03%       | 0.81%      | 1.40%      | 1.09%      |
|         | Claims Rejected                                                                                       | 0.00%       | 0.42%      | 0.14%      | 0.67%      |
|         | Claims Closed                                                                                         | 0.00%       | 0.00%      | 0.00%      | 0.00%      |
|         | <b>Claims Remaining Unsettled at End of Reporting Month</b>                                           | 6.54%       | 0.25%      | 0.15%      | 0.15%      |
| 3       | Value proportion of claims settled*<br>(taking into account partial settlement and repudiated claims) | 90.43%      | 98.52%     | 98.09%     | 97.40%     |

\* Formula = Total amount of claims paid (in full or in part) ÷ Total amount claimed (of claims decided for payment in full or in part or repudiated)