

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
**RAJYA SABHA**  
**UNSTARRED QUESTION No. 2473**

**TO BE ANSWERED ON TUESDAY, 17 DECEMBER, 2024/AGRAHAYANA 26, 1946**  
**(SAKA),**

**SETTLEMENT OF HEALTH INSURANCE CLAIMS**

2473 Shri Neeraj Shekhar

Will the Minister of Finance be pleased to state:

- (a) whether, as per the data released by Insurance Brokers Association of India recently, only 75 per cent of claims of health insured patients have been settled by most of the private health insurers during 2022-23;
- (b) if so, the reasons therefor; and
- (c) the details of the claims of health insurance received and settled by various companies during 2021-22, 2022-23, 2023-24 and 2024-25, so far, company-wise?

**ANSWER**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE  
(SHRI PANKAJ CHAUDHARY)

**(a) to (c):** During the financial year 2022-23, insurers processed 275.24 lakh health insurance claims of which 235.75 lakh claims were paid and 17.84 lakh claims carried forward for processing to the next financial year. That is for every 10,000 claims processed, 8,566 claims were paid, 648 were carried forward for processing to the next financial year and 786 claims were repudiated.

Claims are processed by insurers as per the terms and conditions of respective health insurance policies while observing the extant IRDAI guidelines. Some of the reasons for repudiating the claims could be - claim being inadmissible on account of falling out of policy purview, an exclusion, hospitalization within waiting period, sum insured limit being exhausted, claim within deductible limit, fraudulent claims etc. A few reasons for disallowance could be towards non-medical expenses, co-payment, deductibles, various sub-limits opted under the policy, capping of benefits etc.

The data of claim under health insurance business of general and health insurers for FY 2021-22 and FY 2022-23 along with the company wise break-up as per IRDAI is attached as Annexure 1.

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**Annexure-I referred to in the reply to Rajya Sabha Unstarred Question No2473, to be answered on 17.12.2024**

**Health Insurance Claim Settlements for FY 2022-23\***

(Amount in Cr and Number in Lacs)

Claims outstanding at the beginning of the period		New claims registered during the period		Total Claims		Claims paid during the period			Claims repudiated during the period		Claims outstanding at the end of the year	
No.	Amount	No.	Amount	No.	Amount	No.	Amount allowed	Amount disallowed	No.	Amount	No.	Amount
20.06	5,978.44	255.18	93,060.46	275.24	99,038.92	235.75	70,929.82	12,754.95	21.65	9,107.68	17.84	6,246.88
				(100)	(100)	(85.66)	(71.62)	12.88	(7.87)	(9.20)	(6.48)	(6.31)

\*Source: Annual Report of IRDAI 2022-23

The company wise bifurcation of status of claims amounts disbursed is as under:

(Amount in lacs)

Sno	Insurers	Claim O/s at start of FY 2022-23	New claims registered during the period	Claims paid during the period	Claims disallowed as per terms and conditions of policy contract	Claims repudiated during the period	Claims O/S at end of FY 2022-23
		Amount	Amount	Amount	Amount	Amount	Amount
<b>Public Sector Insurers</b>							
1	National Insurance Co. Ltd.	92467.10	710510.80	648123.90	0.00	69483.00	85371.00

Sno	Insurers	Claim O/s at start of FY 2022-23	New claims registered during the period	Claims paid during the period	Claims disallowed as per terms and conditions of policy contract	Claims repudiated during the period	Claims O/S at end of FY 2022-23
		Amount	Amount	Amount	Amount	Amount	Amount
2	The New India Assurance Co. Ltd.	83376.92	2194403.95	1681372.70	368393.13	123712.16	104302.88
3	The Oriental Insurance Co. Ltd.	61065.00	898340.00	889060.00	0.00	9207.00	61138.00
4	United India Insurance Co. Ltd.	95483.65	878462.28	711304.36	109008.78	54831.24	98801.55
	<b>Public Sector Insurers Total</b>	<b>332392.66</b>	<b>4681717.03</b>	<b>3929860.96</b>	<b>477401.90</b>	<b>257233.40</b>	<b>349613.43</b>
<b>Private Sector Insurers</b>							
5	Acko General Insurance Ltd.	1962.96	62528.05	45221.03	10843.66	5123.58	3302.75
6	Bajaj Allianz General Insurance Co. Ltd.	38061.81	273948.87	237945.27	36056.13	20140.04	17869.23
7	Cholamandalam MS General Insurance Co. Ltd.	4026.22	56855.92	40242.96	1857.48	13867.92	4913.78
8	Future Generali India Insurance Co. Ltd.	4963.41	61705.79	49549.25	4654.86	6799.28	5665.81
9	Go Digit General Insurance Ltd.	826.00	57306.71	46213.72	7838.74	1783.17	2295.97
10	HDFC ERGO General Insurance Co. Ltd.	15512.62	491158.16	361520.04	78108.30	49997.51	17044.92

Sno	Insurers	Claim O/s at start of FY 2022-23	New claims registered during the period	Claims paid during the period	Claims disallowed as per terms and conditions of policy contract	Claims repudiated during the period	Claims O/S at end of FY 2022-23
		Amount	Amount	Amount	Amount	Amount	Amount
11	ICICI Lombard General Insurance Co. Ltd.	36957.48	492561.54	338805.28	78341.14	74433.09	37939.50
12	IFFCO Tokio General Insurance Co. Ltd.	6082.73	269970.89	219763.57	8438.66	31746.83	16104.56
13	Kotak Mahindra General Insurance Co. Ltd.	1396.59	25026.81	19058.07	2054.77	3294.48	2016.09
14	Liberty General Insurance Ltd.	2278.40	28306.10	20826.50	381.55	7070.86	2305.59
15	Magma HDI General Insurance Co. Ltd.	769.13	15822.57	10513.43	2173.23	2026.79	1878.24
16	Navi General Insurance Limited	182.82	4698.29	2844.43	270.98	1552.20	213.48
17	Raheja QBE General Insurance Co. Ltd.	56.77	1310.06	932.07	71.41	231.84	131.51
18	Reliance General Insurance Co. Ltd.	23446.00	126497.00	88271.00	18600.00	17934.00	25141.00
19	Royal Sundaram General Insurance Co. Ltd.	2455.10	45743.23	34879.69	6268.20	3776.89	3274.28
20	SBI General Insurance Co. Ltd.	8332.62	190876.26	127820.99	46290.97	14148.53	10948.39
21	Shriram General Insurance Co. Ltd.	0.69	26.45	0.00	0.00	26.14	1.00

Sno	Insurers	Claim O/s at start of FY 2022-23	New claims registered during the period	Claims paid during the period	Claims disallowed as per terms and conditions of policy contract	Claims repudiated during the period	Claims O/S at end of FY 2022-23
		Amount	Amount	Amount	Amount	Amount	Amount
22	Tata AIG General Insurance Co. Ltd.	10254.18	168754.96	124658.94	12009.67	29357.47	12983.05
23	Universal Sompo General Insurance Co. Ltd.	2117.36	48453.51	27939.06	14143.40	6611.08	1877.33
24	Zuno General Insurance Co. Ltd.\$	448.63	14083.54	8412.47	3841.74	1621.45	656.52
	<b>Private Sector Insurers Total</b>	<b>160131.53</b>	<b>2435634.72</b>	<b>1805417.79</b>	<b>332244.90</b>	<b>291543.16</b>	<b>166560.39</b>
<b>Stand-alone Health Insurers</b>							
25	Aditya Birla Health insurance Co. Ltd.	4363.83	166327.70	122153.29	17837.92	20839.19	9861.24
26	Care Health Insurance Ltd.	38330.48	320696.51	240062.01	31745.06	50065.32	37154.61
27	ManipalCigna Health Insurance Co. Ltd.	2514.77	120816.27	69234.61	24983.38	25145.66	3967.38
28	Niva Bupa Health Insurance Co. Ltd.	4533.41	224081.42	154909.28	37593.85	29126.92	6984.78
29	Reliance Health Insurance Ltd.	18.35	4.67	10.11	1.50	3.75	7.66
30	Star Health & Allied Insurance Co. Ltd.	55558.89	1356768.55	771333.94	353646.03	236812.01	50535.45
	<b>Stand-alone Health Insurers Total</b>	<b>105319.74</b>	<b>2188695.12</b>	<b>1357703.23</b>	<b>465807.73</b>	<b>361992.86</b>	<b>108511.03</b>

Sno	Insurers	Claim O/s at start of FY 2022-23	New claims registered during the period	Claims paid during the period	Claims disallowed as per terms and conditions of policy contract	Claims repudiated during the period	Claims O/S at end of FY 2022-23
		Amount	Amount	Amount	Amount	Amount	Amount
	<b>Grand Total</b>	<b>597843.93</b>	<b>9306046.87</b>	<b>7092981.98</b>	<b>1275454.53</b>	<b>910769.42</b>	<b>624684.86</b>

**Health Insurance Claim Settlements for FY 2021-22\***

(Amount in Cr and Number in Lacs)

Claims outstanding at the beginning of the period		New claims registered during the period		Total Claims		Claims paid during the period			Claims repudiated during the period		Claims outstanding at the end of the year	
No.	Amount	No.	Amount	No.	Amount	No.	Amount allowed	Amount disallowed	No.	Amount	No.	Amount
14.73	5,661.79	240.22	93,840.46	254.95	99,502.24	218.52	69,498.48	14,955.09	16.37	9,070.24	20.06	5,978.44
				(100.00)	(100.00)	(85.71)	(69.85)	(15.03)	(6.42)	(9.12)	(7.87)	(6.01)

\*Source: Annual Report of IRDAI 2021-22

The company wise bifurcation of status of claims amounts disbursed is as under:

(Amount in lacs)

S.No	Insurers	Claim O/s at start of fin year 2021-22	New claims registered during the period	Claims Paid during the period	Claims disallowed as per terms and conditions of policy contract	Claims repudiated during the period	Claims O/S at end of fin year 2021-22
		Amount	Amount	Amount	Amount	Amount	Amount
<b>Public Sector Insurers</b>							
1	National Insurance Co. Ltd.	68433.32	2126741.70	1584671.59	440605.32	86521.20	83376.92
2	The New India Assurance Co. Ltd.	76217.03	762811.71	776312.60	0.00	1651.21	61064.93
3	The Oriental Insurance Co. Ltd.	64105.00	972120.10	681727.00	185542.10	76489.10	92466.90
4	United India Insurance Co. Ltd.	105288.34	898696.40	761413.18	114662.85	32425.05	95483.65
	<b>Public Sector Insurers Total</b>	<b>314043.69</b>	<b>4760369.91</b>	<b>3804124.38</b>	<b>740810.27</b>	<b>197086.56</b>	<b>3,32,392</b>

S.No	Insurers	Claim O/s at start of fin year 2021-22	New claims registered during the period	Claims Paid during the period	Claims disallowed as per terms and conditions of policy contract	Claims repudiated during the period	Claims O/S at end of fin year 2021-22
		Amount	Amount	Amount	Amount	Amount	Amount
<b>Private Sector Insurers</b>							
5	Acko General Insurance Ltd.	549.62	52164.64	28895.77	7428.17	14427.36	1962.96
6	Bajaj Allianz General Insurance Co. Ltd.	12239.56	356786.73	266895.94	36696.77	27371.77	38061.81
7	Cholamandalam MS General Insurance Co. Ltd.	5892.64	81136.99	62848.00	2533.48	17621.92	4026.22
8	Future Generali India Insurance Co. Ltd.	3724.17	67510.22	52463.00	6082.29	7725.69	4963.41
9	Go Digit General Insurance Ltd.	402.40	21864.79	16627.10	4682.18	132.36	825.55
10	HDFC ERGO General Insurance Co. Ltd.	37459.48	521037.05	386978.80	88394.22	67610.89	15512.62
11	ICICI Lombard General Insurance Co. Ltd.	41972.06	469228.38	322264.91	69969.50	82008.55	36957.48
12	IFFCO Tokio General Insurance Co. Ltd.	3433.34	227442.79	201820.89	1104.57	21867.94	6082.73
13	Kotak Mahindra General Insurance Co. Ltd.	852.81	17166.87	12167.19	1706.86	2749.04	1396.59
14	Liberty General Insurance Ltd.	1276.13	30537.31	19194.02	5723.25	4617.78	2278.38



S.No	Insurers	Claim O/s at start of fin year 2021-22	New claims registered during the period	Claims Paid during the period	Claims disallowed as per terms and conditions of policy contract	Claims repudiated during the period	Claims O/S at end of fin year 2021-22
		Amount	Amount	Amount	Amount	Amount	Amount
15	Magma HDI General Insurance Co. Ltd.	549.36	9395.23	6215.04	1694.86	1265.56	769.13
16	Navi General Insurance Limited	149.50	1673.13	751.97	40.03	847.82	182.82
17	Raheja QBE General Insurance Co. Ltd.	24.07	1881.41	1524.48	109.70	214.51	56.77
18	Reliance General Insurance Co. Ltd.	26971.21	129484.09	90857.64	15677.96	26473.15	23446.54
19	Royal Sundaram General Insurance Co. Ltd.	2962.68	46491.76	35802.11	7776.56	3420.68	2455.10
20	SBI General Insurance Co. Ltd.	7600.93	203515.53	141345.23	46953.18	14485.42	8332.62
21	Shriram General Insurance Co. Ltd.	0.06	18.68	4.26	7.75	6.04	0.69
22	Tata AIG General Insurance Co. Ltd.	6958.20	138698.65	97515.44	13942.37	23944.87	10254.18
23	Universal Sompo General Insurance Co. Ltd.	2184.27	60837.04	31670.21	15569.64	13664.11	2117.36
24	Zuno General Insurance Co. Ltd.\$	509.36	13278.10	9210.43	3417.95	710.44	448.63
	<b>Private Sector Insurers Total</b>	<b>155711.84</b>	<b>2450149.37</b>	<b>1785052.42</b>	<b>329511.31</b>	<b>331165.91</b>	<b>160131.58</b>
<b>Stand-alone Health Insurers</b>							

S.No	Insurers	Claim O/s at start of fin year 2021-22	New claims registered during the period	Claims Paid during the period	Claims disallowed as per terms and conditions of policy contract	Claims repudiated during the period	Claims O/S at end of fin year 2021-22
		Amount	Amount	Amount	Amount	Amount	Amount
25	Aditya Birla Health insurance Co. Ltd.	4761.24	127343.29	95754.85	11383.70	20602.15	4363.83
26	Care Health Insurance Ltd.	27517.28	304240.28	201228.38	37256.66	54942.04	38330.48
27	ManipalCigna Health Insurance Co. Ltd.	2527.25	111075.54	62803.41	20460.12	27824.48	2514.77
28	Niva Bupa Health Insurance Co. Ltd.	2962.31	186313.81	125075.13	36749.74	22917.84	4533.41
29	Reliance Health Insurance Ltd.@	19.69	81.65	46.65	10.60	25.73	18.35
30	Star Health & Allied Insurance Co. Ltd.	58635.34	1444471.93	875763.18	319326.33	252458.87	55558.89
	<b>Stand-alone Health Insurers Total</b>	<b>96423.11</b>	<b>2173526.50</b>	<b>1360671.61</b>	<b>425187.15</b>	<b>378771.11</b>	<b>105319.74</b>
	<b>Grand Total</b>	<b>566178.64</b>	<b>9384045.78</b>	<b>6949848.41</b>	<b>1495508.73</b>	<b>907023.58</b>	<b>597843.71</b>

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