

Which
HEALTH INSURERS
get the
HIGHEST
COMPLAINTS
for claims?



Customer Complaints % is a metric that shows the extent of complaints an insurer receives, against the volume of claims it processes.

Analyzing written complaints is a great way to measure customer experience.



We compiled complaints data from all
26 general & health insurers in India.



Based on our research,
here are top 6 insurers with the
highest % of claim-related complaints
in FY 2022



And top 6 health insurers with the
least % of claim-related complaints
in FY 2022 -



CLAIMS COMPLAINT % OF ALL HEALTH INSURANCE COMPANIES IN INDIA

Bajaj Allianz	0.02%	Edelweiss General	0.15%
New India	0.05%	Kotak Health	0.15%
Reliance General	0.07%	Royal Sundaram	0.16%
HDFC Ergo	0.08%	Liberty Health	0.16%
ICICI Lombard	0.09%	Chola MS	0.19%
Digit	0.10%	National Insurance	0.24%
TATA AIG	0.10%	Aditya Birla	0.26%
Magma HDI	0.11%	Care Insurance	0.29%
IFFCO Tokio	0.12%	Manipal Cigna	0.31%
Future Generali	0.12%	Star Health	0.34%
SBI General	0.12%	Max Bupa	0.43%
Raheja QBE	0.13%	Universal Sompo	0.53%

NOTE: Public disclosures not available for: Oriental Insurance & United India

Who is Beshak?

In addition to the Claims Complaints %, Beshak is the only company that independently analyses data points published around **claims experience, customer service & product features** to help discover the right plans & experts!

Beshak ★ RATINGS

Claims Experience	5/5 ★	Customer Service	3.9/5 ★	Product
% of claims settled in less than 30 days		99.87%		
Reflects on the speed of settling valid claims				
% of Complaints received on overall claims		0.05%		
% customers unhappy with claims experience				
How complex is the Claim Form?		Short		
The longer, the more hassles during claims				
Claim Settlement Ratio (No. of claims)		99.22%		
What % of the claims received were paid?				
Claim Settlement Ratio (Value of claims)		94.48%		
What % of the claim amount received was paid?				
Solvency Ratio		202%		
Reflects an insurance company's ability to pay claims. Insurers are required to maintain a minimum 150% Solvency Ratio as per IRDAI regulation				

Looking for a stress-free health policy?

Talk to real experts and find plans with least hassles through Beshak research

- Get personalized report from Beshak Research
- Get a real expert on your side for life

beshak.org



BeshakIN



Beshakorg



Beshakorg



Beshak

