

PNB MetLife Strengthens Customer Trust with 99.57 Percent Individual Claim Settlement Ratio in FY2025

Category: Business

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PNB MetLife India Insurance Company Limited (PNB MetLife), one of India's leading life insurance companies, has announced an individual [claim settlement ratio](#) of 99.57 percent for FY2025, reflecting its continued focus on supporting policyholders and their families. The company's group claim settlement ratio for FY 2025 also improved to 99.72 percent, up from 99.53 percent last year.

In FY2025, PNB MetLife processed 5,615 retail claims amounting to INR 431.35 crore and 8,419 group claims totalling INR 510.77 crore. Of these, 99.99 percent claims were settled within 30 days of receiving all required documents, while 95 percent were settled within a week and 33 percent within a single day.

Mahendra Munot, Chief Operations Officer of PNB MetLife, said, *“At PNB MetLife, claims aren't just transactions, they are moments that define our relationship with customers. We take great pride in supporting them when they need us most, and our 99.57 percent claims settlement ratio reflects this commitment. With the support of enhanced digital processes, we are able to deliver a faster, more seamless and empathetic experience. By standing shoulder to shoulder with our customers with speed, empathy and consistency, we are bringing our promise of ‘Milkar Life Aage Badhaein’ to life.”*

The company's claim settlement performance remains consistent across all age groups and product categories. Customers under

25 years of age benefited from a 100 percent claim settlement ratio, while all other age brackets-maintained ratios above 99 percent. Settlement ratios across Non-Par, Par, Protection, and ULIP products also remained above 99percent, with retirement and annuity products achieving a perfect 100 percent settlement ratio.

*Terms and conditions are applicable. For further details, kindly visit [PNB MetLife's website](#).

About PNB MetLife India Insurance Company Limited

PNB MetLife India Insurance Company Limited (PNB MetLife) is one of the leading life insurance companies in India that combines the financial strength of MetLife, Inc. with the credibility of PNB, one of the Indias oldest nationalized banks. PNB MetLife's positioning, Milkar Life Aage Badhaein, is demonstrated through its customer-centric innovations and employee empowerment practices.

With a strong presence in 155 branches and access to customers in over 20,000 locations through bank partnerships, PNB MetLife offers a comprehensive insurance solutions portfolio covering Child Education, Family Protection, Long-Term Saving and Retirement. The Company has a wide range of protection and retirement products available through its sales channel of over 36,000 financial advisors and multiple bank partners and caters to over 585 group relationships in India.

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