



Star Health settles 17 lakh+ claims worth ₹5,800 crore in Keralam

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Marking 20 years of its foundation, Star Health and Allied Insurance Company Limited has settled 17 lakh+ claims worth nearly ₹5,800 crore since inception in Keralam.

In Q1FY27, the company recorded GWP of ₹518 crore in the State and covered 5.3 lakh+ lives, with over 99 per cent of its portfolio comprising retail health. The company's presence in the State is supported by 59 branches, 65,500+ advisors and 550+ network hospitals.

At national level, Star Health has settled claims worth over ₹71,100 crore since inception. The company processes more than 10,000 claims every day, with 92 per cent of cashless claims processed in less than three hours. Star Health continues to hold a leadership position in retail health insurance, with 29 per cent market share nationally in Q1FY27.

Himanshu Walia, Whole Time Director & CMO, Star Health Insurance told reporters here that the company's focus remains on making health insurance more responsive and useful for customers. Initiatives such as Talk to Star are making medical advice and healthcare guidance more accessible, while home healthcare is bringing appropriate care closer to customers.

Star Health has enabled AI-driven straight-through processing for routine cashless claims, with 20 per cent of cashless claims currently processed through AI and a target to scale this to 50 per cent over the next two years. The company plans to onboard at least 1 lakh additional agents in FY27, with nearly 80 per cent expected to come from Tier 2 and Tier 3 cities to serve families in smaller markets through local advice, customer education and on-ground support.

Beyond claims, Star Health continues to strengthen its role as a broader health partner by expanding preventive, digital and home-based healthcare support. As on last year, preventive health check-ups increased 42 per cent touching 5.48 lakh customers, while telemedicine consultations rose 88 per cent to reach 1.17 lakh customers. Home Healthcare utilization reached nearly 1 lakh customers across 300 cities, supporting customers with care provided at the comfort of their home for clinically appropriate conditions. Home Healthcare is completely cashless.