FORM NL-S - CLAIMS SCHEDULE

Particulars		ire	Harte	e Cargo	Har	ine Hull	Total	Marine	Hot	tor OD	Hote	er T.P	Tota	l Motor	He	aith	Person	Accident	Travel	nturatos	Total	Health
	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024
Claims Paid (Direct)	1,711	2,999	594	805			594	805	21,245	41,121	10,486	19,064	33,731	60,205	13,265	20,886	5,473	7,351	1	3	18,739	28,240
Add :Re-insurance accepted to direct claims	2	25	29	32			29	32														
Less Re-insurance Ceded to claims paid	1,226	2,105	210	327			210	327	10,647	18,928	2,447	3,271	13,094	22,199	2,503	4,021	3,912	4,925			6,415	8,949
Net Claim Paid	487	929	413	510			413	510	12,598	22,193	8,039	15,613	20,637	38,006	10,762	16,865	1,561	2,423	1	3	12,324	19,291
Add :Claims Outstanding at the end of the quarter	3,697	3,697	794	794	2	2	796	796	8,466	8,465	1,47,159	1,47,109	1,55,635	1,55,635	6,641	6,641	5,044	5,844	145	145	12,631	12,631
Less :Claims Outstanding at the beginning of the year	4,192	4,246	624	525	1	3	625	528	11,967	11,823	1,50,176	1,50,190	1,62,143	1,62,013	7,499	5,880	6,332	5,775	154	77	13,985	11,732
Net Incurred Claims	(8)	380	503	779	1	(1)	584	778	9,097	10,836	5,032	12,792	14,129	31,628	9,904	17,626	1,073	2,492	(7)	72	10,970	20,190
Claims Paid (Direct)																						
-In India	1,711	2,999	493	686			493	685	23,245	41,121	10,485	19,084	33,731	60,205	13,265	20,505	5,473	7,351	1	3	18,739	28,240
-Outside India			101	119			101	119														
Estimates of IBNR and IBNER at the end of the period (net)	797	797	101	101	2	2	103	103	3,395	3,395	\$2,653	52,653	56,048	55,048	2,296	2,296	2,478	2,478			4,774	4,774
Estimates of IBNR and IBNER at the beginning of the period (net)	777	749	99	102	1	3	100	105	4,300	4,271	55,173	54,936	59,553	59,207	2,930	3,302	1,936	1,499			4,855	4,801

Particulars	Ree		Hario	e Cargo	Mark	ne Hull	Total P	facine	Mot	or OD	Mot	or TP	Tota	I Hoter	He	alth	Persona	I Accident	Travel	neurance	Total I	-ionith
	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023
Claims Paid (Direct)	13,059	14,445	420	699			420	699	20,093	40,428	7,046	15,911	27,139	56,339	8,770	15,542	1,677	4,504	0	0	10,448	20,046
Add: Re-insurance accepted to direct claims	14	44	3	33			3	33							(147)	(147)					(147)	(147)
Les: Re-insurance Ceded to claims paid	12,050	12,792	352	584			352	594	5,794	9,707	(1,456)	(84)	4,338	9,623	362	649	685	2,337	0	0	1,047	2,986
Net Claim Paid	1,022	1,695	71	149		-	71	149	14,298	30,721	8,502	15,995	22,000	46,715	8,262	14,745	992	2,167		•	9,254	16,913
Add: Claims Outstanding at the end of the quarter	3,461	3,461	289	289	1	1	290	290	13,733	13,733	1,41,732	1,41,732	1,55,465	1,55,465	7,199	7,199	8,794	8,794	3	3	15,996	15,996
Less: Claims Outstanding at the beginning of the year	4,435	4,638	290	327	7	2	297	329	14,293	13,801	1,39,659	1,38,932	1,53,952	1,52,733	5,716	1,271	7,781	7,571	4	4	13,502	10,847
Net Incurred Claims	45	520	20		(6)	(1)	64	111	13,738	30,652	10,575	10,795	24,313	49,447	9,744	18,674	2,005	3,390	(1)	(1)	11,748	22,063
Claims Paid (Direct)																						
-In India	13,059	14,445	239	518		-	239	518	20,093	40,425	7,046	15,911	27,139	56,339	8,770	15,542	1,677	4,504		•	10,448	20,046
-Outside India			181	181			181	181		-												
Estimates of IBNR and IBNER at the end of the period (net)	735	735	82	82	1	1	84	84	3,337	3,337	65,320	65,320	68,657	68,657	3,337	3,337	4,333	4,333			7,678	7,670
Estimates of IBNR and IBNER at the beginning of the period (net)	690	728	71	91	7	2	78	93	2,636	3,005	65,455	70,640	68,091	73,648	2,686	1,405	3,708	1,563			6,393	3,049

Note: a) Example Sature Bandwid Registrie (1996), Incurred te not encody reported [19952] does whold be included in the ansunt for outlanding doesns. b) The surveyor test, legal and other asymmetry that does time port of dations can, wheneve explosion. c) The surveyor test, legal and other asymmetry that does time port of dations can, wheneve explosion. c) Charamatory test is builded for externated adaption port of dations can, wheneve explosion. c) Special doctained to be surveyord to externate adaption of the size and the size of the instance.

																		(₹ In Lakhs)
Particulars	Workmen's Compensat	ion/ Employer's Liability	Imployer's Liability Public/ Product Liability		t Liability Engineering		ring Aviation		Crop Insurance		Trade Credit		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024
Claims Paid (Direct)	24	40	20	594	34	109			30,520	62,776			691	1,280	83,759	1,53,244	86,064	1,57,048
Add :Re-insurance accepted to direct claims			-			1										1	31	60
Less :Re-insurance Ceded to claims paid	1	2	2	25	28	90			17,959	37,598			294	581	37,793	69,444	39,229	71,876
Net Claim Paid	23	38	10	569	6	20	-	-	12,561	25,178	-		397	699	45,966	\$3,501	46,865	85,240
Add :Claims Outstanding at the end of the quarter	254	254	(167)	(167)	266	265		-	19,282	19,282			1,728	1,728	1,89,629	1,09,629	1,94,122	1,94,122
Less :Claims Outstanding at the beginning of the year	332	269	(164)	391	308	265			17,873	21,974			1,525	1,690	1,96,002	1,98,334	2,00,819	2,03,108
Net Incurred Claims	(55)	23	15	11	(36)	21			13,970	22,486	-		600	737	39,593	75,096	40,169	76,254
Claims Paid (Direct)																		
-In India	24	40	20	594	34	109			30,520	62,776			691	1,280	83,759	1,53,244	85,963	1,56,929
-Outside India			-														101	111
Estimates of 33NR and 18NER at the end of the period (net)	126	126	10	10	114	114		-	19,234	19,234			671	671	80,977	80,977	81,877	81,877
Estimates of IBNR and IBNER at the beginning of the period (net)	161	129	12	44	160	201			17,693	20,210			601	671	83,046	85,163	\$3,923	86,017
Particulars	Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering													
	For the			duct Liability	Engine	sering	Avi	ation	Crop In	surance.	Trade	Credit	Other Miscella	neous segment	Total Min	cellaneous.	Gran	(₹ in Lakhe) d Total
	Quarter Ended	Up to the Quarter Ended Sectomber 30, 2023	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	d Total Up to the Quarter Ended
Claims Paid (Direct)		Up to the Quarter Ended September 30, 2023	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	d Total Up to the
Claims Paid (Direct) Add: Re-insurance accepted to direct claims	Quarter Ended September 30, 2023	Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023 64,501	d Total Up to the Quarter Ended September 30, 2023 1,26,365
	Quarter Ended September 30, 2023	Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023 13	Up to the Quarter Ended September 30, 2023 15	For the Quarter Ended September 30, 2023 113	Up to the Quarter Ended September 30, 2023 124	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023 12,622	Up to the Quarter Ended September 30, 2023 33,112	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023 0	For the Quarter Ended September 30, 2023 755	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023 51,103	Up to the Quarter Ended September 30, 2023 1,11,221	For the Quarter Ended September 30, 2023 64,501	d Total Up to the Quarter Ended September 30, 2023 1,26,365
Add: Re-insurance accepted to direct claims Lee: Re-insurance Ceded to claims paid	Quarter Ended September 30, 2023 12	Quarter Ended September 30, 2023 13	For the Quarter Ended September 30, 2023 13	Up to the Quarter Ended September 30, 2023 15	For the Quarter Ended Soptember 30, 2023 113	Up to the Quarter Ended September 30, 2023 124	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 38, 2023	For the Quarter Ended September 38, 2023 12,622	Up to the Quarter Ended September 30, 2023 33,112	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023 0	For the Quarter Ended September 30, 2823 755	Up to the Quarter Ended September 30, 2023 1,572	For the Quarter Ended September 30, 2023 51,103 (147)	Up to the Quarter Ended September 30, 2023 1,11,221 (147)	For the Quarter Ended September 30, 2023 64,581 (130)	d Total Up to the Quarter Ended September 30, 2023 1,26,365 (69)
Add: Re-insurance accepted to direct claims	Quarter Ended September 30, 2023 12 1	Quarter Ended September 30, 2023 13	For the Quarter Ended September 30, 2023 13 1 1 12	Up to the Quarter Ended September 30, 2023 15	For the Quarter Ended September 30, 2023 113	Up to the Quarter Ended September 30, 2023 124	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 36, 2023 12,622 9,750	Up to the Quarter Ended September 30, 2023 33,112 - 25,775	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023 0	For the Quarter Ended September 30, 2023 755 - 315	Up to the Quarter Ended September 38, 2023 1,572 - - 427	For the Quarter Ended September 30, 2023 51,103 (147) 15,583	Up to the Quarter Ended September 30, 2023 1,11,221 (147) 38,803	For the Quarter Ended September 30, 2023 64,581 (130) 27,966	d Total Up to the Quarter Ended September 30, 2023 1,26,365 (69) 52,209
Add: Ro-Insurance accepted to direct claims Les: Ro-Insurance Ceded to claims paid Net Claim Paid	Quarter Ended September 30, 2023 12 1 1 1	Quarter Ended September 30, 2023 13 1 1 1 2	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023 15 1 1 14	For the Quarter Ended September 30, 2023 113	Up to the Quarter Ended September 30, 2023 124	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 38, 2023 12,622 9,750 2,832	Up to the Quarter Ended September 30, 2023 33,112 - 25,775 7,238	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023 0	For the Quarter Ended September 30, 2023 756 - - 315 441	Up to the Quarter Ended September 30, 2023 1,572 427 1,165	For the Quarter Ended September 30, 2023 53,103 (147) 15,583 35,373	Up to the Quarter Ended September 30, 2023 1,11,221 (147) 38,803 72,181	For the Quarter Ended September 30, 2023 64,581 (130) 27,986 36,465	d Total Up to the Quarter Ended September 30, 2023 1,26,365 (60) 52,269 74,027
Add: Re-Insurance accepted to direct claims Les: Re-Insurance Ceded to claims paid Net Claim Paid Add: Claims Outstanding at the end of the quarter	Quarter Ended September 30, 2023 12	Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023 15 1 1 1 1 4 230	For the Quarter Ended September 30, 2023 113	Up to the Quarter Ended September 30, 2023 124	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 36, 2023 12,022 9,790 2,832 11,452	Up to the Quarter Ended September 30, 2023 33,112 - 25,775 7,238 11,452	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023 0	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023 1,572 427 1,165 1,830	For the Quarter Ended September 30, 2023 51,103 (147) 15,203 35,373 1,85,714	Up to the Quarter Ended September 30, 2023 1,11,221 (147) 38,803 72,181 1,85,714	For the Quarter Ended September 30, 2023 64,581 (130) 27,086 36,466 1,89,466	d Total Up to the Quarter Ended September 30, 2022 1,26,365 (60) 53,269 74,027 1,09,465
Add: Re-insurance accepted to drived claims Lett: Re-insurance Coded to claims paid Net Claim Paid Add: Claims Outstanding at the end of the quarter Lett: Claims Outstanding at the beginning of the year.	Quarter Ended September 36, 2023 12	Quarter Ended September 30, 2023 	For the Quarter Ended September 30, 2023 13	Up to the Quarter Ended September 30, 2023 15 1 1 1 1 1 1 2 20 162	For the Quarter Ended September 20, 2023 113 - - 91 22 226 226	Up to the Quarter Ended September 20, 2023 124	For the Quarter Ended September 20, 2023	Up to the Quarter Ended September 39, 2023	For the Quarter Ended September 30, 2023 12,022	Up to the Quarter Ended September 30, 2023 23,112	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023 0	For the Quarter Ended September 30, 2023 755	Up to the Quarter Ended September 38, 2023 1,572 407 1,152 1,153 1,153 2,043	For the Quarter Ended September 38, 2023 51, 103 (1477) 15, 203 28, 272 1, 85, 714 1, 75, 548	Up to the Quarter Ended September 30, 2023 1,11,221 (147) 38,803 72,181 1,85,714 1,75,589	For the Quarter Ended September 20, 2023 64,581 (110) 27,986 36,466 1,09,466 1,00,481	d Total Up to the Guarter Ended September 30, 2023 1,25,355 (61 52,200 74,627 1,00,465 1,00,555
Add: Re-Insurance accepted to direct claims Let: Re-Insurance Caded to claims paid Net Claims Paid Add: Claims Claims Claims and of the quarter Late: Chaims Claimsdong at the ledginning of the year Net Encarred Claims	Quarter Ended September 36, 2023 12	Quarter Ended September 30, 2023 	For the Quarter Ended September 39, 2023 13 1 1 1 1 2 2 370 1,066 (794)	Up to the Quarter Ended September 30, 2023 15 1 1 1 1 1 1 2 20 162	For the Quarter Ended September 20, 2023 113 - - 91 22 226 226	Up to the Quarter Ended September 20, 2023 124	For the Quarter Ended September 20, 2023	Up to the Quarter Ended September 39, 2023	For the Quarter Ended September 30, 2023 12,022	Up to the Quarter Ended September 30, 2023 23,112	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023 0	For the Quarter Ended September 30, 2023 755	Up to the Quarter Ended September 38, 2023 1,572 407 1,152 1,153 1,153 2,043	For the Quarter Ended September 38, 2023 51, 103 (1477) 15, 203 28, 272 1, 85, 714 1, 75, 548	Up to the Quarter Ended September 30, 2023 1,11,221 (147) 38,803 72,181 1,85,714 1,75,589	For the Quarter Ended September 20, 2023 64,581 (110) 27,986 36,466 1,09,466 1,00,481	d Total Up to the Quarter Ended September 30, 2022 1,26, 502 74, 622 1,98, 466 1,90, 159 82, 692
Add: Re-Insurance accepted to direct claims Law: Re-Insurance Caded to claim paid Net Claims Rol Add: Claims Outbanding at the and of the quarter Law: Claims Outbanding at the beginning of the year Net Documed Claims Claims Paid (Elevest)	Quarter Ended September 36, 2023 12	Quarter Ended September 30, 2023 13	For the Quarter Ended September 39, 2023 13 1 1 1 1 2 2 370 1,066 (794)	Up to the Quarter Ended September 20, 2023 15 1 1 1 1 1 1 1 1 1 2 20 162 162 162	For the Quarter Exceed September 20,2023 113 113 113 113 113 113 113 113 113 1	Up to the Quarter Ended September 30, 2020 124 - - - 205 225 225 225 225	For the Quartize Ended September 30, 3023	Up to the Quarter Ended September 30, 2022	Per the Quarter Ended September 35, 2023 12,022 9,700 2,832 11,452 4,680 9,694	Up to the Quarter Endo September 20, 2023 33,112 - 25,775 7,238 11,452 9,313 9,477	Por the Quarter Eaded September 20, 2023	Up to the Quarter Ended September 20, 2023 0 0 0 0 0 0 0 0 0 0 0 0	For the Quarter Ended September 20, 2022 - - 215 441 1,038 1,055 285	Up to the Quarter Fload September 28, 2023 1,572 - 457 1,538 2,043 2,043	For the Querter Food September 30, 2023 51,103 (147) 15,503 35,573 1,85,714 1,75,540 45,549	Up to the Quarter Ended September 30, 2023 (1,11,221 (147) 38,603 72,181 1,85,714 1,75,589 82,307	For the Quarter Ended September 08, 2023 64,581 (130) 27,966 36,466 1,89,466 1,89,465 1,89,465	d Total Up to the Quarter Ended September 20, 222 (44) (44) 74,422 1,99,466 1,90,556 82,657 1,26,179
Add: Te-Internet accepted to direct claims Line: Te-Internet Code to claims paid Tex Claims Paid Exact Claims Codestructing at the experime Line: Claims Codestructing at the texpineing of the year Net Scoursed Codestruct Codeste Paid (Direct) -In Socia	Quarter Ended September 20, 2023 12 1 1 1 1 1 1 2 26 207 162 102 12	Quarter Ended September 30, 2023 13	For the Quenter Ended September 36, 2023 13 13 12 12 22 2370 1,006 (704) 13	Up to the Quarter Exclude Segrember 30, 2021 15 14 14 320 162 162 162 15	For the Quarter Exceed September 20,2023 113 113 113 113 113 113 113 113 113 1	Up to the Quarter Exceed September 20, 2023 224 	For the Quarter Ended September 30, 2023 - - - - - - -	Up to the Querter Ended September 38, 3023 - - - - -	For the Quarter Ended Segretaria 5,022 12,022 	Up to the Quarter Ended 28,9270 40,922 33,112 - - 2,775 2,238 11,452 9,313 9,457 23,112	Pro the Question Loked Espiramber 30, 2023	0 (b) to the Quents Ended September 20, 2023 - - - 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	For the Quarter Ended September 20, 2023 - - 215 441 1,038 1,055 285	Ng to the Quents Indea September 38, 2023 1,572 427 1,165 1,169 1,020 949 949	For the Querter Food September 30, 2023 51,103 (147) 15,503 35,573 1,85,714 1,75,540 45,549	9(9) to the Questor Extended September 20, 2023 1,11,223 (247) 3,8,003 7,2,181 1,85,774 1,75,589 8,2,307 8,2,307 1,11,216	For the Querter Exded September 20, 2023 6, 521 (130) 72, 565 26, 666 1, 50, 281 45, 651 64, 255	d Total Up to the Quarter Ended September 20, 2023 1,26,365 (60) 52,200 74,027 1,00,465 1,00,555