

FORM M-S - CLAIMS SCHEDULE

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OO		Motor TP		Total Marine		Health		Personal Accident		Travel Insurance		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)	1,714	2,999	594	905	-	-	594	905	23,345	41,121	10,486	19,094	33,731	65,205	14,365	20,086	5,473	7,301	1	3	18,739	28,240
Add: Reinsurance accepted to direct claims	2	30	20	32	-	-	20	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Reinsurance Ceded to claims paid	1,226	2,105	210	527	-	-	210	527	16,647	16,528	2,447	3,271	13,094	22,099	2,303	4,021	3,913	4,938	-	-	4,403	6,949
Net Claims Paid	487	929	413	510	-	-	413	510	12,998	23,193	8,039	15,813	20,637	28,006	10,763	16,065	1,560	2,423	1	3	12,334	19,291
Add: Claims Outstanding at the end of the quarter	3,097	3,097	794	794	3	3	796	796	8,466	8,466	1,471,089	1,378,026	1,378,026	1,378,026	6,641	6,646	3,844	3,844	146	146	12,631	12,631
Less: Claims Outstanding at the beginning of the year	4,192	4,146	624	575	1	3	625	528	11,967	11,823	1,50,176	1,50,190	1,62,143	1,62,113	7,499	5,880	6,312	5,775	214	77	13,961	11,732
Net Incurred Claims	(9)	360	583	779	1	(1)	584	778	6,997	18,836	5,833	11,793	14,339	31,438	9,964	17,828	1,673	2,492	(7)	72	18,679	26,160
Claims Paid (Direct)																						
-In India	1,714	2,999	493	696	-	-	493	696	23,345	41,121	10,486	19,094	33,731	65,205	13,365	20,086	5,473	7,301	1	3	18,739	28,240
-Outside India	-	-	101	113	-	-	101	113	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimate of IBNR and IBNER at the end of the period (net)	797	797	401	401	2	2	403	403	3,395	3,395	51,633	51,653	56,948	56,948	2,396	3,396	2,478	2,478	-	-	4,774	4,774
Estimate of IBNR and IBNER at the beginning of the period (net)	777	749	99	102	1	3	100	105	4,389	4,271	56,173	54,936	58,513	59,307	2,930	3,362	1,936	1,499	-	-	4,865	4,901

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OO		Motor TP		Total Marine		Health		Personal Accident		Travel Insurance		Total Health	
	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	609	-	-	420	609	20,093	46,428	7,046	15,911	27,139	56,139	8,770	10,542	1,677	4,504	0	0	10,446	20,046
Add: Reinsurance accepted to direct claims	14	44	3	33	-	-	3	33	-	-	-	-	-	-	(147)	(147)	-	-	-	-	(147)	(147)
Less: Reinsurance Ceded to claims paid	12,050	13,792	352	594	-	-	352	594	9,794	9,707	(1,455)	(91)	4,339	9,633	302	649	685	2,337	0	0	1,967	2,006
Net Claims Paid	1,023	1,697	71	149	-	-	71	149	14,398	26,721	8,499	14,995	22,800	46,736	8,361	94,744	992	2,167	0	0	9,544	14,933
Add: Claims Outstanding at the end of the quarter	3,461	3,461	289	289	1	1	290	290	13,733	13,733	1,41,703	1,41,710	1,55,465	1,55,466	7,199	3,188	6,794	6,794	3	3	15,966	15,966
Less: Claims Outstanding at the beginning of the year	4,426	4,638	280	327	7	2	297	329	14,931	13,861	1,50,089	1,50,932	1,53,902	1,53,731	5,716	3,271	7,761	7,971	4	4	13,902	10,947
Net Incurred Claims	46	520	79	111	(6)	(1)	64	111	12,738	26,692	18,275	18,795	24,313	46,447	9,744	18,674	2,005	3,390	(1)	(1)	11,749	22,063
Claims Paid (Direct)																						
-In India	13,059	14,445	239	518	-	-	239	518	20,093	46,428	7,046	15,911	27,139	56,139	8,770	10,542	1,677	4,504	0	0	10,446	20,046
-Outside India			181	221	-	-	181	221											-	-		
Estimate of IBNR and IBNER at the end of the period (net)	726	726	82	82	1	1	84	84	2,337	2,337	66,209	66,209	68,657	68,657	2,337	3,237	4,323	4,323	-	-	7,679	7,679
Estimate of IBNR and IBNER at the beginning of the period (net)	696	728	71	91	7	2	79	83	2,634	3,000	65,455	70,640	68,891	72,948	2,086	1,486	3,768	1,583	-	-	6,393	3,049

Notes:  
a) Incurred But Not Reported (IBNR), Incurred but not enough reported (IBNER) claims should be included in the amount for outstanding claims.  
b) Claims include specific claims settlement cost but not expenses of management.  
c) The average loss, legal and other expenses shall also form part of claims cost, wherever applicable.  
d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realization.  
e) Separate disclosure to be made for re-estimated amount which contributes more than 10 percent of the total gross direct premium.

FORM N-S - CLAIMS SCHEDULE

Particulars	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		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
	24	46	26	194	24	169	-	-	26,540	62,776	-	-	880	1,390	83,759	1,51,244	84,604	1,57,498
Claims Paid (Direct)	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	31	80
Add: Reinsurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Reinsurance Ceded to claims paid	1	2	2	25	26	30	-	-	17,859	37,596	-	-	294	581	37,703	68,444	38,229	71,878
Net Claims Paid	23	38	18	869	6	20	-	-	12,661	25,179	-	-	387	809	83,860	83,860	46,864	83,340
Add: Claims Outstanding at the end of the quarter	234	264	(167)		366	366	-	-	16,380	19,280	-	-	1,708	1,708	1,69,628	1,69,628	1,19,112	1,94,122
Less: Claims Outstanding at the beginning of the year	332	369	(194)	391	358	303	-	-	17,873	21,974	-	-	1,521	1,090	1,96,182	1,96,124	2,08,819	2,03,188
Net Incurred Claims	(195)	23	85	11	(246)	21	-	-	13,979	22,486	-	-	689	737	38,363	79,088	46,169	76,334
Claims Paid (Direct)																		
- In India	24	46	26	194	24	169	-	-	26,520	62,776	-	-	881	1,390	83,759	1,51,244	85,963	1,56,928
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	36	100
Estimate of IBNR and IBNER at the end of the period (net)	126	126	10	10	114	114	-	-	19,234	19,234	-	-	671	671	86,877	86,877	81,877	81,877
Estimate of IBNR and IBNER at the beginning of the period (net)	161	129	12	44	169	181	-	-	17,693	26,218	-	-	681	671	83,046	85,163	83,812	86,617

Particulars	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	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
	23	13	13	15	113	124	-	-	12,652	33,112	-	0	756	1,372	91,183	1,11,125	64,561	1,36,185
Claims Paid (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(147)	(147)	(130)	(88)
Add: Reinsurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Reinsurance Ceded to claims paid	1	1	1	1	91	101	-	-	9,790	25,775	-	0	315	407	15,383	38,093	27,986	52,388
Net Claims Paid	84	12	12	14	29	29	-	-	2,932	7,338	-	0	442	1,148	36,379	73,186	36,466	74,827
Add: Claims Outstanding at the end of the quarter	338	338	379	379	226	236	-	-	11,452	11,452	0	0	1,838	1,838	1,81,714	1,81,714	1,85,466	1,86,466
Less: Claims Outstanding at the beginning of the year	207	234	1,080	112	225	207	-	-	4,088	9,313	0	0	1,895	2,041	1,71,548	1,71,589	1,80,261	1,80,196
Net Incurred Claims	165	126	(798)	222	22	2	-	-	9,694	9,477	-	0	388	968	45,548	81,207	46,651	81,927
Claims Paid (Direct)																		
- In India	12	12	12	15	108	119	-	-	12,612	33,112	-	0	756	1,372	91,183	1,11,126	66,365	1,26,179
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	146	88
Estimate of IBNR and IBNER at the end of the period (net)	226	226	20	20	215	215	-	-	10,367	10,367	-	-	692	692	87,748	87,748	88,564	88,564
Estimate of IBNR and IBNER at the beginning of the period (net)	28	76	146	92	99	107	-	-	4,367	9,983	-	-	692	770	79,767	86,746	88,521	87,567