

FORM M-S - CLAIMS SCHEDULE

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor GO		Motor TP		Total Marine		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024
Claims Paid (Direct)	974	3,973	485	1,369	416	416	911	1,793	18,938	60,949	6,355	25,639	25,483	85,688	20,085	46,871	2,363	9,853	-	3	10,387	56,627
Add: Reinsurance accepted to direct claims	(9)	26	17	69	-	-	17	69	-	-	-	-	-	-	-	-	2,363	9,853	-	-	10,387	-
Less: Reinsurance Ceded to claims paid	788	2,893	216	543	458	458	624	951	9,176	28,104	1,769	9,070	10,975	33,174	3,195	7,238	1,353	6,380	-	-	4,947	13,496
Net Claims Paid	177	1,106	286	895	8	8	314	834	9,762	31,945	4,586	16,569	14,508	52,514	16,890	39,790	960	3,373	-	3	17,840	35,141
Add: Claims Outstanding at the end of the quarter	1,494	3,464	793	797	3	3	796	796	7,838	7,838	1,31,698	1,31,698	1,38,888	1,38,888	19,696	19,696	4,383	6,380	141	141	20,318	22,318
Less: Claims Outstanding at the beginning of the year	3,897	4,146	794	535	2	2	796	538	8,466	11,823	1,47,189	1,58,191	1,83,814	1,83,814	8,641	1,880	5,844	5,775	146	77	12,831	11,132
Net Incurred Claims	(180)	344	335	1,064	9	8	324	1,882	8,925	27,761	8,813	21,464	17,538	46,186	25,855	43,485	1,669	4,181	(5)	67	27,819	47,789
Claims Paid (Direct)																						
- In India	974	3,973	497	1,163	416	416	913	1,399	18,938	60,949	6,355	25,639	25,483	85,688	20,085	46,871	2,363	9,853	-	3	10,387	56,627
Outside India	-	-	(2)	137	-	-	(2)	137	-	-	-	-	-	-	-	-	-	-	-	-	-	(2)
Estimates of IBNR and IBNER at the end of the period (net)	744	744	113	113	2	2	115	115	3,429	3,429	51,278	51,278	54,767	54,767	3,905	3,905	2,478	2,478	-	-	7,383	7,383
Estimates of IBNR and IBNER at the beginning of the period (net)	797	748	101	102	2	2	103	105	3,395	4,271	52,852	54,856	56,946	59,287	2,296	3,382	2,478	1,498	-	-	4,776	4,801

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor GO		Motor TP		Total Marine		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023
Claims Paid (Direct)	634	11,279	184	883	-	-	184	883	16,569	56,996	8,108	24,237	24,894	81,233	18,367	26,108	2,053	6,576	0	0	12,633	32,663
Add: Reinsurance accepted to direct claims	32	76	1	34	-	-	1	34	-	-	-	-	-	-	(8)	(147)	-	-	-	-	(8)	(147)
Less: Reinsurance Ceded to claims paid	(1,100)	11,462	688	688	-	-	688	6,837	16,544	466	466	375	7,394	16,517	302	1,245	763	3,318	0	0	1,379	4,360
Net Claims Paid	2,176	3,879	82	231	-	-	82	276	9,793	48,483	7,889	24,864	17,380	64,346	8,899	24,759	1,290	2,497	(8)	0	11,348	28,198
Add: Claims Outstanding at the end of the quarter	4,777	4,277	389	365	2	2	391	337	13,179	13,179	1,45,618	1,43,618	1,56,799	1,56,799	7,109	3,338	9,852	9,852	76	76	16,467	16,467
Less: Claims Outstanding at the beginning of the year	1,441	4,638	289	327	1	2	289	330	12,715	13,881	1,45,752	1,58,932	1,55,405	1,55,151	7,189	3,271	9,794	7,071	3	4	10,966	10,947
Net Incurred Claims	3,462	4,815	153	264	1	0	153	284	9,178	28,820	8,757	28,952	18,934	68,182	16,115	28,788	1,824	4,917	73	72	15,715	23,776
Claims Paid (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- In India	834	15,279	152	870	-	-	152	870	16,569	56,996	8,106	24,237	24,894	81,233	18,367	26,108	2,052	6,596	0	0	12,619	32,685
Outside India	-	-	(2)	213	-	-	(2)	213	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	763	763	94	64	2	2	96	66	3,712	3,773	62,405	62,405	66,177	66,177	3,245	3,245	5,095	5,095	-	-	8,249	8,249
Estimates of IBNR and IBNER at the beginning of the period (net)	726	728	82	91	1	2	84	83	3,337	3,888	65,138	70,640	68,817	72,646	3,337	1,486	4,331	1,583	-	-	7,676	1,044

Notes:  
(i) Incurred But Not Reported (IBNR), Incurred but not enough reported (IBNER) claims should be included in the amount for outstanding claims.  
(ii) Claims include specific claims settlement cost but not expenses of management.  
(iii) The company has, legal and other expenses that arise from part of claims paid, wherever applicable.  
(iv) Claims and amounts for reported for estimated value of claims and where it is sufficient conformity of the estimate.  
(v) Separate disclosure to be made for segment/sub-segment 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 December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024
	17	17	2	196	168	269	-	-	1,605	68,461	22	22	885	2,165	54,641	2,87,885	16,526	2,13,174
Claims Paid (Direct)	-	-	-	-	(51)	-	-	-	-	-	-	-	-	-	(51)	-	27	85
Add: Reinsurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Reinsurance Ceded to claims paid	-	2	-	25	153	243	-	-	3,251	45,849	22	22	400	1,061	19,368	88,812	25,789	82,658
Net Claims Paid	17	98	3	971	8	26	-	-	2,634	23,612	-	-	485	1,184	36,273	1,18,875	36,773	1,18,813
Add: Claims Outstanding at the end of the quarter	251	251	3	3	356	356	-	-	26,786	282,746	-	-	1,328	1,328	2,115,861	2,115,861	2,18,148	2,18,361
Less: Claims Outstanding at the beginning of the year	234	269	(187)	351	286	285	-	-	19,382	21,974	-	-	1,738	1,689	1,891,629	1,98,234	1,94,122	2,03,108
Net Incurred Claims	14	37	172	183	96	117	-	-	13,948	26,424	-	-	247	895	59,544	1,34,448	59,833	1,36,896
Claims Paid (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- In India	17	17	3	956	169	269	-	-	5,685	68,461	22	22	885	2,165	54,641	2,87,885	16,526	2,13,487
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(5)	117
Estimates of IBNR and IBNER at the end of the period (net)	128	138	17	17	121	121	-	-	30,749	30,749	-	-	732	732	93,837	93,837	94,696	94,696
Estimates of IBNR and IBNER at the beginning of the period (net)	126	129	10	44	114	101	-	-	19,234	20,210	-	-	671	671	86,877	85,163	81,877	86,817

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 December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023
	4	17	155	176	51	176	-	-	23,546	56,638	25	25	967	2,518	62,240	1,75,461	63,258	1,86,623
Claims Paid (Direct)	-	-	-	-	2	2	-	-	-	-	-	-	-	-	2	(194)	33	(29)
Add: Reinsurance accepted to direct claims	-	-	-	-	2	2	-	-	-	-	-	-	-	-	-	-	-	-
Less: Reinsurance Ceded to claims paid	0	1	15	17	43	144	-	-	15,372	41,147	25	25	318	775	24,432	63,320	23,234	75,554
Net Claims Paid	4	16	139	153	19	38	-	-	8,174	18,613	0	0	629	1,749	37,881	1,88,963	46,669	1,14,886
Add: Claims Outstanding at the end of the quarter	344	344	391	391	287	287	-	-	19,553	19,553	0	0	1,853	1,851	1,95,563	1,95,563	2,09,713	2,09,731
Less: Claims Outstanding at the beginning of the year	336	234	270	182	236	257	-	-	11,452	9,513	0	0	1,838	2,045	1,85,714	1,75,589	1,89,465	1,89,596
Net Incurred Claims	(189)	110	121	209	(17)	-	-	-	18,376	25,782	0	0	614	1,872	47,668	1,26,875	31,314	1,24,180
Claims Paid (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- In India	4	17	135	170	51	170	-	-	23,546	56,659	25	25	947	2,518	62,240	1,75,466	63,226	1,89,495
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	29
Estimates of IBNR and IBNER at the end of the period (net)	182	182	40	40	93	93	-	-	12,864	12,864	-	-	673	673	92,460	93,488	93,239	93,129
Estimates of IBNR and IBNER at the beginning of the period (net)	225	76	38	91	115	187	-	-	10,367	9,983	-	-	883	770	87,748	86,746	86,564	87,587