

FORM NLS - CLAIMS SCHEDULE  
(In US Dollars)

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health			
	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025		
Claims Paid (Direct)	2,229	6,252	893	2,191	-	416	893	2,607	19,094	76,143	-	9,159	24,798	28,253	1,13,941	26,020	78,990	2,263	11,908	-	-	48,273	95,900	
Add: Reinsurance accepted to direct claims	192	218	1	76	-	-	1	76	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Less: Reinsurance Ceded to claims paid	1,835	4,728	383	924	(2)	467	382	1,333	8,790	36,884	2,189	7,659	11,389	46,541	11,961	18,177	1,025	7,385	-	-	12,985	26,428		
Net Claims Paid	586	1,692	511	1,297	1	513	512	1,344	10,314	43,259	4,270	27,139	16,864	66,398	26,059	59,814	1,238	4,603	-	-	37,267	64,448		
Add: Claims Outstanding at the end of the quarter	3,221	3,221	865	865	3	3	868	868	7,383	7,383	1,32,873	1,01,679	1,80,026	6,254	4,234	6,817	4,817	42	42	12,383	12,383			
Less: Claims Outstanding at the beginning of the year	3,484	4,247	793	525	3	3	796	528	7,639	11,823	1,51,028	1,56,199	1,58,685	1,82,013	15,008	1,880	6,363	5,775	141	77	22,310	11,712		
Net Incurred Claims	323	666	583	1,627	1	6	584	1,686	10,659	37,819	8,217	28,622	18,778	67,441	14,967	68,488	682	4,843	(99)	(32)	17,579	65,279		
Claims Paid (Direct)																								
- In India	2,229	6,252	893	2,076	-	416	893	2,492	19,094	76,143	9,159	34,798	28,253	1,13,941	26,020	78,990	2,263	11,908	-	-	48,273	95,900		
Outside India	-	-	-	115	-	-	-	115	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Estimate of IBNR and IBNER at the end of the period (net)	727	727	138	138	3	3	141	141	3,874	3,874	49,876	49,876	51,768	53,750	4,890	4,890	3,397	-	-	-	-	7,467	2,447	
Estimate of IBNR and IBNER at the beginning of the period (net)	744	748	113	102	2	3	115	105	3,429	4,271	51,270	54,806	54,762	59,207	3,905	3,362	3,478	1,450	-	-	-	-	7,383	4,861

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health			
	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024		
Claims Paid (Direct)	945	16,224	614	1,487	-	614	1,487	19,883	76,879	-	6,666	26,903	26,549	1,07,782	14,640	48,748	1,621	8,177	4	4	16,265	48,929		
Add: Reinsurance accepted to direct claims	304	380	7	42	-	-	7	42	-	-	-	-	-	-	2,861	-	-	-	-	-	-	2,764		
Less: Reinsurance Ceded to claims paid	930	15,413	574	1,485	-	-	574	1,485	8,990	25,540	3,093	5,468	12,889	20,906	2,070	3,812	570	3,888	0	0	3,340	7,590		
Net Claims Paid	719	4,891	347	478	-	-	347	478	10,883	51,339	3,573	23,435	14,660	78,778	14,870	39,896	1,051	4,489	4	4	10,625	41,183		
Add: Claims Outstanding at the end of the quarter	4,246	4,246	525	525	3	3	528	528	11,823	11,823	1,56,189	1,52,168	1,62,013	1,62,013	5,880	1,880	5,775	5,775	77	77	11,252	11,252		
Less: Claims Outstanding at the beginning of the year	4,777	4,638	380	327	2	2	382	329	11,179	11,803	1,45,019	1,38,022	1,56,798	1,53,733	7,120	1,071	9,852	7,971	76	4	18,487	18,487		
Net Incurred Claims	(212)	5,769	413	676	1	1	413	677	9,934	49,381	16,144	38,696	18,678	63,891	13,211	43,299	(2,228)	2,692	4	77	11,299	45,688		
Claims Paid (Direct)																								
- In India	945	16,224	623	1,193	-	-	623	1,193	10,883	76,879	6,666	26,903	26,549	1,07,782	14,640	48,748	1,621	8,177	4	4	16,265	48,929		
Outside India	-	-	-	293	-	-	-	293	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Estimate of IBNR and IBNER at the end of the period (net)	748	748	182	182	3	3	185	185	4,271	4,271	54,936	54,936	59,207	59,207	3,382	3,382	1,460	1,460	-	-	-	-	4,861	4,861
Estimate of IBNR and IBNER at the beginning of the period (net)	753	728	84	91	2	2	86	93	3,772	3,808	62,405	70,640	66,177	72,648	3,245	1,486	5,005	1,583	-	-	-	-	6,248	3,044

Notes:  
 (1) Reported but Not Reported (RBNR), Incurred but not enough reported (IBNER) claims should be included in the amount for outstanding claims.  
 (2) Claims include specific claims settlement cost but not expenses of management.  
 (3) The amount for legal and other expenses paid also form part of claims paid, wherever applicable.  
 (4) Claims and amounts for reinsurance ceded value of fire is a certain category of re-insurance.  
 (5) Separate disclosure to be made for reported/IBNR-IBNER which contributes more than 15 percent of the total gross direct premium.

FORM 94-5 - CLAIMS SCHEDULE  
(If It Applies)

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 March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	
Claims Paid (Direct)	7	64	57	600	37	356	-	-	13,611	62,072	-	-	22	802	2,967	83,080	2,967	2,067,776	
Add: Reinsurance accepted to direct claims	-	-	-	-	3	3	-	-	-	-	-	-	-	-	-	3	3	3	3
Less: Reinsurance Ceded to claims paid	1	3	5	30	30	273	-	-	7,838	46,687	-	-	22	470	1,471	32,699	1,21,513	14,916	
<b>Net Claims Paid</b>	<b>6</b>	<b>61</b>	<b>57</b>	<b>663</b>	<b>10</b>	<b>326</b>	<b>-</b>	<b>-</b>	<b>6,773</b>	<b>15,385</b>	<b>-</b>	<b>-</b>	<b>19</b>	<b>332</b>	<b>1,496</b>	<b>50,384</b>	<b>1,69,457</b>	<b>11,467</b>	<b>1,72,495</b>
Add: Claims Outstanding at the end of the quarter	275	275	219	219	307	307	-	-	34,141	34,141	-	-	-	1,812	1,812	2,09,361	2,09,361	2,13,730	2,13,390
Less: Claims Outstanding at the beginning of the year	251	269	3	350	356	305	-	-	30,796	21,974	-	-	-	1,520	1,689	2,13,061	1,98,333	2,18,141	2,03,108
<b>Net Incurred Claims</b>	<b>28</b>	<b>65</b>	<b>488</b>	<b>591</b>	<b>(29)</b>	<b>78</b>	<b>-</b>	<b>-</b>	<b>6,118</b>	<b>45,552</b>	<b>-</b>	<b>-</b>	<b>424</b>	<b>1,419</b>	<b>45,784</b>	<b>1,88,425</b>	<b>1,88,425</b>	<b>46,691</b>	<b>1,82,777</b>
Claims Paid (Direct)																			
- In India	7	64	57	603	37	366	-	-	13,611	62,072	-	-	22	802	2,967	83,080	2,96,965	86,261	2,96,699
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	317
<b>Estimate of IBNR and IBNER at the end of the period (net)</b>	<b>131</b>	<b>131</b>	<b>10</b>	<b>128</b>	<b>118</b>	<b>118</b>	<b>-</b>	<b>-</b>	<b>34,897</b>	<b>34,897</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>733</b>	<b>733</b>	<b>94,296</b>	<b>94,296</b>	<b>97,164</b>	<b>97,164</b>
<b>Estimate of IBNR and IBNER at the beginning of the period (net)</b>	<b>128</b>	<b>129</b>	<b>17</b>	<b>44</b>	<b>121</b>	<b>101</b>	<b>-</b>	<b>-</b>	<b>30,749</b>	<b>20,210</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>732</b>	<b>671</b>	<b>93,817</b>	<b>85,163</b>	<b>94,094</b>	<b>86,817</b>

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 March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	
Claims Paid (Direct)	19	36	13	183	13	108	-	-	38,479	95,138	112	137	1,066	3,334	82,735	2,51,396	84,203	2,75,817	
Add: Reinsurance accepted to direct claims	-	-	-	-	1	3	-	-	-	-	-	-	-	-	-	2,892	2,892	3,213	3,179
Less: Reinsurance Ceded to claims paid	1	2	1	18	28	172	-	-	26,527	87,674	112	136	375	1,100	42,272	1,97,897	4,576	1,19,580	
<b>Net Claims Paid</b>	<b>18</b>	<b>34</b>	<b>11</b>	<b>164</b>	<b>6</b>	<b>39</b>	<b>-</b>	<b>-</b>	<b>11,952</b>	<b>7,464</b>	<b>1</b>	<b>1</b>	<b>491</b>	<b>2,469</b>	<b>41,363</b>	<b>1,53,396</b>	<b>42,920</b>	<b>1,68,816</b>	
Add: Claims Outstanding at the end of the quarter	300	300	301	301	265	265	-	-	31,874	21,974	0	0	1,689	1,689	1,88,334	1,88,334	2,01,108	2,03,108	
Less: Claims Outstanding at the beginning of the year	344	234	301	182	207	207	-	-	10,053	6,313	0	0	1,821	2,041	1,95,182	1,71,589	2,00,721	1,86,056	
<b>Net Incurred Claims</b>	<b>(57)</b>	<b>66</b>	<b>11</b>	<b>204</b>	<b>62</b>	<b>47</b>	<b>-</b>	<b>-</b>	<b>14,873</b>	<b>48,125</b>	<b>1</b>	<b>1</b>	<b>569</b>	<b>2,131</b>	<b>1,76,692</b>	<b>1,76,692</b>	<b>46,318</b>	<b>1,88,588</b>	
Claims Paid (Direct)																			
- In India	19	36	13	183	13	107	-	-	38,479	95,128	112	137	1,066	3,384	82,735	2,51,192	86,261	2,72,609	
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	28
<b>Estimate of IBNR and IBNER at the end of the period (net)</b>	<b>129</b>	<b>129</b>	<b>44</b>	<b>44</b>	<b>181</b>	<b>181</b>	<b>-</b>	<b>-</b>	<b>20,210</b>	<b>20,210</b>	<b>-</b>	<b>-</b>	<b>671</b>	<b>671</b>	<b>85,163</b>	<b>85,163</b>	<b>86,016</b>	<b>86,016</b>	
<b>Estimate of IBNR and IBNER at the beginning of the period (net)</b>	<b>182</b>	<b>76</b>	<b>46</b>	<b>92</b>	<b>93</b>	<b>107</b>	<b>-</b>	<b>-</b>	<b>17,664</b>	<b>9,983</b>	<b>-</b>	<b>-</b>	<b>672</b>	<b>770</b>	<b>92,460</b>	<b>86,746</b>	<b>92,329</b>	<b>87,947</b>	