

FORM NI-5 - CLAIMS SCHEDULE

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 June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025
Claims Paid (Direct)	10,262	10,262	568	568	-	-	568	568	18,706	18,706	6,683	6,683	25,389	25,389	21,620	21,620	1,978	1,978	-	-	23,598	23,598
Add: Re-insurance accepted to direct claims	77	77	1	1	-	-	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Re-insurance Ceded to claims paid	9,995	9,995	238	238	-	-	238	238	8,730	8,730	2,367	2,367	11,097	11,097	4,666	4,666	1,194	1,194	-	-	5,810	5,810
Net Claims Paid	365	365	331	331	-	-	331	331	9,976	9,976	4,316	4,316	14,292	14,292	16,954	16,954	826	826	-	-	17,780	17,780
Add: Claims Outstanding at the end of the quarter	3,628	3,628	1,010	1,010	11	11	1,021	1,021	7,099	7,099	1,51,433	1,51,433	1,58,532	1,58,532	5,660	5,660	5,894	5,894	105	105	11,559	11,559
Less: Claims Outstanding at the beginning of the year	3,220	3,220	865	865	3	3	868	868	7,383	7,383	1,52,673	1,52,673	1,60,056	1,60,056	6,534	6,534	6,017	6,017	42	42	12,593	12,593
Net Incurred Claims	773	773	476	476	8	8	484	484	9,692	9,692	3,876	3,876	12,768	12,768	16,020	16,020	663	663	63	63	16,746	16,746
Claims Paid (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-In India	10,282	10,282	568	568	-	-	568	568	18,706	18,706	6,683	6,683	25,389	25,389	21,620	21,620	1,978	1,978	-	-	23,598	23,598
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	741	741	140	140	11	11	151	151	3,992	3,992	90,965	90,965	94,957	94,957	2,667	2,667	3,246	3,246	75	75.00	5,988	5,988
Estimates of IBNR and IBNER at the beginning of the period (net)	727	727	138	138	3	3	141	141	3,874	3,874	49,876	49,876	53,750	53,750	4,090	4,090	3,397	3,397	-	-	7,447	7,447

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 June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024
Claims Paid (Direct)	1,288	1,288	211	211	-	-	211	211	17,876	17,876	8,598	8,598	26,474	26,474	7,621	7,621	1,878	1,878	2	2	9,501	9,501
Add: Re-insurance accepted to direct claims	33	33	3	3	-	-	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Re-insurance Ceded to claims paid	879	879	117	117	-	-	117	117	8,281	8,281	824	824	9,105	9,105	1,518	1,518	1,016	1,016	-	-	2,534	2,534
Net Claims Paid	442	442	97	97	-	-	97	97	9,595	9,595	7,774	7,774	17,369	17,369	6,103	6,103	862	862	2	2	6,967	6,967
Add: Claims Outstanding at the end of the quarter	4,192	4,192	624	624	1	1	625	625	11,967	11,967	1,50,176	1,50,176	1,62,143	1,62,143	7,499	7,499	6,332	6,332	154	154	13,985	13,985
Less: Claims Outstanding at the beginning of the year	4,346	4,346	525	525	3	3	528	528	11,823	11,823	1,50,180	1,50,180	1,62,013	1,62,013	5,880	5,880	5,775	5,775	77	77	11,732	11,732
Net Incurred Claims	388	388	196	196	(2)	(2)	194	194	9,739	9,739	7,760	7,760	17,499	17,499	7,722	7,722	1,419	1,419	79	79	9,228	9,228
Claims Paid (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-In India	1,288	1,288	(92)	(92)	-	-	(92)	(92)	17,876	17,876	8,598	8,598	26,474	26,474	7,621	7,621	1,878	1,878	2	2	9,501	9,501
-Outside India	-	-	303	303	-	-	303	303	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	777	777	99	99	1	1	100	100	4,380	4,380	55,173	55,173	59,553	59,553	2,930	2,930	1,936	1,936	-	-	4,866	4,866
Estimates of IBNR and IBNER at the beginning of the period (net)	749	749	102	102	3	3	105	105	4,271	4,271	54,936	54,936	59,207	59,207	3,302	3,302	1,499	1,499	-	-	4,801	4,801

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 June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025
Claims Paid (Direct)	41	41	-	-	92	92	-	-	34,380	34,380	-	-	775	775	84,287	84,287	95,112	95,112
Add: Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	78	78
Less: Re-insurance Ceded to claims paid	2	2	-	-	91	91	-	-	20,531	20,531	-	-	67	67	37,588	37,588	47,851	47,851
<b>Net Claims Paid</b>	<b>39</b>	<b>39</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>1</b>	<b>-</b>	<b>-</b>	<b>13,849</b>	<b>13,849</b>	<b>-</b>	<b>-</b>	<b>708</b>	<b>708</b>	<b>46,699</b>	<b>46,699</b>	<b>47,344</b>	<b>47,344</b>
Add: Claims Outstanding at the end of the quarter	319	319	339	339	390	390	-	-	22,185	22,185	-	-	1,549	1,549	1,94,853	1,94,853	1,99,502	1,99,502
Less: Claims Outstanding at the beginning of the year	273	273	319	319	307	307	-	-	34,141	34,141	-	-	1,611	1,611	2,09,300	2,09,300	2,13,388	2,13,388
<b>Net Incurred Claims</b>	<b>88</b>	<b>88</b>	<b>20</b>	<b>20</b>	<b>84</b>	<b>84</b>	<b>-</b>	<b>-</b>	<b>1,873</b>	<b>1,873</b>	<b>-</b>	<b>-</b>	<b>646</b>	<b>646</b>	<b>32,322</b>	<b>32,322</b>	<b>33,478</b>	<b>33,478</b>
Claims Paid (Direct)																		
-In India	41	41	-	-	92	92	-	-	34,380	34,380	-	-	775	775	84,287	84,287	95,112	95,112
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	199	199	29	29	177	177	-	-	22,118	22,118	-	-	644	644	84,112	84,112	85,094	85,094
Estimates of IBNR and IBNER at the beginning of the period (net)	131	131	10	10	128	128	-	-	34,997	34,997	-	-	733	733	96,296	96,296	97,184	97,184

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 June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024
Claims Paid (Direct)	16	16	574	574	75	75	-	-	32,256	32,256	-	-	589	589	69,485	69,485	70,584	70,584
Add: Re-insurance accepted to direct claims	-	-	-	-	1	1	-	-	-	-	-	-	-	-	1	1	37	37
Less: Re-insurance Ceded to claims paid	1	1	23	23	62	62	-	-	19,639	19,639	-	-	287	287	31,651	31,651	32,647	32,647
<b>Net Claims Paid</b>	<b>15</b>	<b>15</b>	<b>551</b>	<b>551</b>	<b>14</b>	<b>14</b>	<b>-</b>	<b>-</b>	<b>12,617</b>	<b>12,617</b>	<b>-</b>	<b>-</b>	<b>302</b>	<b>302</b>	<b>37,835</b>	<b>37,835</b>	<b>38,374</b>	<b>38,374</b>
Add: Claims Outstanding at the end of the quarter	332	332	(166)	(166)	308	308	-	-	17,873	17,873	-	-	1,125	1,125	1,96,002	1,96,002	2,08,819	2,08,819
Less: Claims Outstanding at the beginning of the year	269	269	391	391	285	285	-	-	21,974	21,974	-	-	1,689	1,689	1,98,333	1,98,333	2,03,397	2,03,397
<b>Net Incurred Claims</b>	<b>78</b>	<b>78</b>	<b>(4)</b>	<b>(4)</b>	<b>97</b>	<b>97</b>	<b>-</b>	<b>-</b>	<b>8,516</b>	<b>8,516</b>	<b>-</b>	<b>-</b>	<b>138</b>	<b>138</b>	<b>26,504</b>	<b>26,504</b>	<b>36,086</b>	<b>36,086</b>
Claims Paid (Direct)																		
-In India	16	16	574	574	70	70	-	-	32,256	32,256	-	-	589	589	69,485	69,485	70,676	70,676
-Outside India	-	-	-	-	5	5	-	-	-	-	-	-	-	-	5	5	308	308
Estimates of IBNR and IBNER at the end of the period (net)	161	161	12	12	160	160	-	-	17,693	17,693	-	-	601	601	83,046	83,046	83,923	83,923
Estimates of IBNR and IBNER at the beginning of the period (net)	129	129	44	44	101	101	-	-	20,210	20,210	-	-	671	671	85,163	85,163	86,017	86,017