

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 September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025
Claims Paid (Direct)	14,748	25,030	937	1,505	-	-	937	1,505	20,359	30,905	3,332	16,035	29,631	32,000	21,921	43,541	2,332	4,302	14	14	24,267	47,857
Add: Re-insurance accepted to direct claims	1	78	11	12	-	-	11	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Re-insurance Ceded to claims paid	13,412	21,407	497	735	-	-	497	735	9,498	18,228	6,056	8,383	15,514	26,611	9,554	14,220	1,089	2,233	1	1	10,644	16,454
Net Claims Paid	1,337	1,702	451	762	-	-	451	762	10,861	20,777	3,316	7,652	14,117	26,409	12,367	29,321	1,243	2,069	13	13	13,623	31,403
Add: Claims Outstanding at the end of the quarter	3,407	3,407	959	959	23	23	982	982	6,419	6,419	1,54,163	1,54,163	1,60,582	1,60,582	6,158	6,158	4,325	4,325	153	153	10,636	10,636
Less: Claims Outstanding at the beginning of the year	3,628	3,220	1,010	865	11	3	1,031	864	7,009	7,383	1,51,433	1,52,873	1,58,532	1,60,056	5,600	6,534	5,854	6,017	105	42	11,559	12,593
Net Incurred Claims	1,116	1,889	400	876	12	20	412	898	10,121	19,813	4,946	9,122	16,167	28,935	12,925	28,945	(288)	377	61	124	12,700	29,446
Claims Paid (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-In India	14,748	25,030	810	1,378	-	-	810	1,378	20,399	30,905	9,332	16,015	29,631	35,035	21,921	43,541	2,332	4,302	14	14	24,267	47,857
-Outside India	-	-	127	127	-	-	127	127	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	730	730	169	169	23	23	192	192	4,140	4,140	52,560	52,560	56,700	56,700	2,953	2,953	1,790	1,790	75	75.00	4,818	4,818
Estimates of IBNR and IBNER at the beginning of the period (net)	741	727	140	138	11	3	151	141	3,992	3,874	50,905	49,876	54,957	53,759	2,487	4,050	3,346	3,397	75	-	5,088	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 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	22,245	41,121	20,486	19,084	33,731	60,205	13,265	20,886	5,473	7,351	1	3	18,739	26,340
Add: Re-insurance accepted to direct claims	2	35	29	32	-	-	29	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Re-insurance Ceded to claims paid	1,220	2,105	210	327	-	-	210	327	10,647	18,920	2,440	3,271	13,094	22,199	2,503	3,952	4,938	-	-	-	-	-
Net Claims Paid	487	929	413	510	-	-	413	510	12,598	22,193	8,039	15,813	20,637	38,006	10,762	16,865	1,541	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	794	8,466	8,466	1,47,189	1,47,189	1,55,635	1,55,635	6,641	6,641	5,844	5,844	146	146	12,631	12,631
Less: Claims Outstanding at the beginning of the year	4,182	4,346	624	525	1	3	625	528	11,967	11,823	1,58,176	1,58,180	1,62,143	1,62,911	7,489	5,880	6,332	5,775	154	77	11,985	11,732
Net Incurred Claims	(8)	380	583	779	1	(1)	584	778	9,097	18,836	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	475	686	-	-	475	686	23,245	41,121	10,486	19,084	33,731	60,205	13,265	20,886	5,473	7,351	1	3	18,739	26,340
-Outside India	-	-	119	119	-	-	119	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	52,653	52,653	56,048	56,048	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	4,380	4,271	55,173	54,936	59,953	59,207	2,930	3,302	1,936	1,499	-	-	4,866	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 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)	4	40	-	5	-	83	-	125	32,144	66,524	-	-	1,534	2,309	87,688	1,71,935	1,03,353	1,06,478
Add: Re-insurance accepted to direct claims	-	-	-	-	-	12	-	12	-	-	-	-	-	-	12	12	24	102
Less: Re-insurance Ceded to claims paid	1	3	301	301	73	164	-	-	19,441	39,972	-	-	1,014	1,081	46,988	84,586	60,887	1,08,728
Net Claims Paid	3	42	(296)	(296)	22	23	-	-	12,703	26,552	-	-	520	1,228	40,692	87,361	42,488	89,844
Add: Claims Outstanding at the end of the quarter	325	325	491	491	366	366	-	-	16,888	16,888	-	-	1,742	1,742	1,91,030	1,91,030	1,95,419	1,95,419
Less: Claims Outstanding at the beginning of the year	319	273	339	319	300	307	-	-	22,165	34,142	-	-	1,569	1,613	1,94,853	2,09,303	1,99,582	2,13,391
Net Incurred Claims	9	94	(144)	(124)	(23)	82	-	-	7,426	9,298	-	-	713	1,338	36,869	69,088	38,397	71,872
Claims Paid (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-In India	4	48	5	5	83	175	-	-	32,144	66,524	-	-	1,534	2,309	87,688	1,71,935	1,98,343	1,98,343
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	122	122
Estimates of IBNR and IBNER at the end of the period (net)	192	192	54	54	182	182	-	-	16,838	16,838	-	-	635	635	79,419	79,419	80,341	80,341
Estimates of IBNR and IBNER at the beginning of the period (net)	199	131	29	10	177	128	-	-	22,118	34,897	-	-	644	733	84,112	96,296	85,004	97,144

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
Claims Paid (Direct)	24	40	20	594	34	109	-	-	30,520	62,776	-	-	691	1,280	83,759	1,53,244	85,064	1,57,048
Add: Re-insurance accepted to direct claims	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	1	31	68
Less: Re-insurance Ceded to claims paid	1	2	2	25	28	90	-	-	17,959	37,598	-	-	294	581	37,793	69,444	38,229	71,875
Net Claims Paid	23	38	18	569	6	20	-	-	12,561	25,178	-	-	397	699	45,966	83,851	46,866	85,240
Add: Claims Outstanding at the end of the quarter	254	254	(167)	(167)	266	266	-	-	19,262	19,262	-	-	1,728	1,728	1,89,629	1,89,629	1,94,122	1,94,122
Less: Claims Outstanding at the beginning of the year	332	249	(164)	391	398	285	-	-	17,873	21,974	-	-	1,525	1,695	1,96,082	1,98,334	2,00,818	2,03,108
Net Incurred Claims	(95)	23	15	11	(29)	21	-	-	13,970	22,486	-	-	600	737	29,583	75,096	46,149	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	85,945	1,56,929
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	119	119
Estimates of IBNR and IBNER 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	181	-	-	17,692	20,210	-	-	691	671	82,046	85,163	82,923	86,617