

FORM N-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 December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	
Claims Paid (Direct)	4,588	29,266	769	2,274	18	18	787	2,302	22,717	64,722	19,980	25,100	41,897	96,827	26,687	69,608	2,162	4,494	3	17	28,252	76,102	
Add: Reinsurance accepted to direct claims	191	219	9	25	-	-	9	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Less: Reinsurance Ceded to claims paid	4,397	27,776	464	1,259	17	17	501	1,276	18,945	58,813	18,470	18,853	21,925	47,666	18,655	21,675	1,049	3,262	-	1	18,964	28,258	
Net Claims Paid	340	2,699	294	1,020	1	1	295	1,027	13,772	32,909	16,290	16,247	48,181	49,161	18,032	47,933	1,113	2,232	3	16	10,288	47,921	
Add: Claims Outstanding at the end of the quarter	2,239	3,239	1,233	1,233	25	25	1,278	1,278	5,075	5,075	1,37,887	1,37,887	1,83,462	1,83,462	6,511	6,511	4,761	4,761	179	179	11,442	11,442	
Less: Claims Outstanding at the beginning of the year	3,427	3,220	959	855	23	23	982	888	6,419	7,394	1,54,163	1,52,673	1,83,382	1,83,027	6,158	6,334	4,325	6,817	233	42	18,836	12,933	
Net Incurred Claims	192	2,698	588	1,464	3	3	591	1,467	11,388	31,300	13,264	21,366	23,652	23,986	15,565	44,518	1,569	1,946	28	144	17,154	46,600	
Claims Paid (Direct)																							
- In India	4,588	29,266	746	2,124	18	18	764	2,142	22,717	61,722	19,980	25,100	41,897	96,827	26,687	69,596	2,162	4,494	3	17	28,249	76,097	
Outside India	-	-	23	150	-	-	23	160	-	-	-	-	-	-	-	12	12	-	-	-	-	25	
Estimate of IBNR and IBNER at the end of the period (net)	741	741	184	184	20	20	204	204	4,352	58,988	58,988	63,340	63,340	2,962	2,962	1,804	1,804	78	78	-	-	4,844	4,844
Estimate of IBNR and IBNER at the beginning of the period (net)	730	727	189	138	23	3	182	141	4,148	3,874	52,550	48,876	54,705	52,704	2,952	4,809	1,790	3,387	75	-	-	4,818	2,447

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 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	465	1,302	416	416	911	1,718	18,028	60,049	6,255	26,639	26,483	85,688	28,085	48,971	2,362	6,853	3	17	22,387	59,627	
Add: Reinsurance accepted to direct claims	91	26	37	69	-	-	37	69	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Less: Reinsurance Ceded to claims paid	789	2,893	216	543	416	416	624	616	6,176	28,104	1,799	18,975	23,174	3,195	7,218	1,352	6,280	-	-	-	-	4,567	13,496
Net Claims Paid	176	1,096	286	828	8	8	284	876	6,792	31,945	4,256	24,664	23,289	14,889	33,765	959	3,273	-	3	-	-	10,888	31,231
Add: Claims Outstanding at the end of the quarter	1,444	3,464	793	793	3	3	796	796	7,639	7,639	1,31,028	1,31,028	1,58,685	1,58,685	15,606	15,606	6,563	6,563	141	141	22,310	22,310	
Less: Claims Outstanding at the beginning of the year	1,607	4,246	794	125	2	3	796	128	8,406	11,823	1,47,189	1,50,191	1,93,025	1,82,024	6,841	1,880	5,944	5,775	146	77	12,811	11,732	
Net Incurred Claims	(161)	244	215	1,094	9	8	284	1,083	8,925	27,761	8,813	17,524	48,145	25,855	43,481	1,669	4,181	(5)	(5)	67	27,519	47,799	
Claims Paid (Direct)																							
- In India	974	3,973	278	1,183	416	416	794	1,399	18,928	60,049	6,255	26,639	26,483	85,688	28,085	48,971	2,362	6,853	3	17	22,387	59,627	
Outside India	-	-	187	117	-	-	187	117	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Estimate of IBNR and IBNER at the end of the period (net)	744	744	113	113	2	2	115	115	3,423	2,429	51,270	51,270	54,707	54,707	3,905	3,905	3,478	2,478	-	-	-	2,383	2,383
Estimate of IBNR and IBNER at the beginning of the period (net)	797	749	181	182	2	3	185	185	3,295	4,271	52,853	54,836	58,648	58,287	2,266	3,380	2,478	1,499	-	-	-	4,274	4,881

FORM N-S - CLAIMS SCHEDULE

(F in Lakhs)

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, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025
Claims Paid (Direct)	54	96	26	33	93	274	-	-	19,463	86,007	75	75	1,348	3,637	93,146	2,63,089	36,591	2,64,971
Add: Reinsurance accepted to direct claims	-	-	-	-	5	13	-	-	-	-	-	-	-	-	5	13	191	203
Less: Reinsurance Ceded to claims paid	2	5	1	3	303	69	-	-	11,027	51,869	74	74	355	1,436	45,387	1,29,973	52,327	1,58,885
Net Claims Paid	52	94	27	(246)	31	94	-	-	7,558	34,108	1	1	993	2,331	48,768	1,33,126	46,369	1,38,239
Add: Claims Outstanding at the end of the quarter	323	303	480	482	193	193	-	-	36,356	14,338	-	-	1,733	1,733	1,94,189	1,94,189	1,98,706	1,98,706
Less: Claims Outstanding at the beginning of the year	325	273	461	319	366	307	-	-	18,888	34,141	-	-	1,742	1,612	1,91,039	2,08,392	1,76,419	2,13,390
Net Incurred Claims	30	124	(4)	(138)	(142)	(90)	-	-	7,234	16,533	1	1	994	2,342	48,999	1,17,888	46,683	1,31,555
Claims Paid (Direct)																		
- In India	54	96	26	33	99	274	-	-	19,463	86,007	75	75	1,348	3,637	93,146	2,63,089	2,64,809	2,64,809
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	13	35	852
Estimates of IBNR and IBNER at the end of the period (net)	261	261	70	70	152	152	-	-	16,595	16,595	-	-	991	991	85,793	85,793	86,648	86,648
Estimates of IBNR and IBNER at the beginning of the period (net)	192	131	54	10	182	138	-	-	16,838	34,087	-	-	631	733	79,418	96,294	82,341	92,164

(F in Lakhs)

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
Claims Paid (Direct)	17	17	2	96	103	338	-	-	6,685	66,461	22	22	885	2,165	54,641	2,07,885	56,409	2,13,447
Add: Reinsurance accepted to direct claims	-	-	-	-	(2)	-	-	-	-	-	-	-	-	-	(1)	-	27	95
Less: Reinsurance Ceded to claims paid	-	2	-	35	153	242	-	-	3,251	49,699	22	22	420	1,901	19,368	69,812	26,789	92,658
Net Claims Paid	17	15	2	61	48	94	-	-	3,434	17,633	-	-	465	1,864	35,272	1,38,073	30,779	1,31,853
Add: Claims Outstanding at the end of the quarter	211	251	3	3	356	356	-	-	30,796	30,796	-	-	1,539	1,539	2,13,961	2,13,961	2,18,181	2,18,181
Less: Claims Outstanding at the beginning of the year	214	269	(247)	390	268	265	-	-	10,282	21,974	-	-	1,738	1,689	1,89,029	1,88,234	1,94,122	2,01,198
Net Incurred Claims	14	37	172	183	184	117	-	-	13,948	36,424	-	-	257	995	59,344	1,34,440	59,832	1,36,686
Claims Paid (Direct)																		
- In India	17	17	2	96	100	269	-	-	6,685	66,461	22	22	885	2,165	54,641	2,07,885	56,409	2,13,447
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12	27
Estimates of IBNR and IBNER at the end of the period (net)	128	128	17	17	121	121	-	-	32,749	30,749	-	-	712	712	93,837	93,837	94,696	94,696
Estimates of IBNR and IBNER at the beginning of the period (net)	126	129	18	44	114	101	-	-	19,234	28,210	-	-	671	671	86,977	81,183	81,877	86,917