

FORM NI-S - 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 March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026
	Claims Paid (Direct)	670	30,268	564	2,838	54	648	618	2,902	23,713	85,435	31,438	66,543	96,971	151,978	79,123	98,731	3,095	9,579	3	20	30,221
Add: Re-insurance accepted to direct claims	2	221	-	21	-	21	-	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Re-insurance Ceded to claims paid	541	28,317	280	1,499	54	71	124	1,570	11,194	40,007	22,451	41,304	63,645	81,311	8,512	31,587	1,955	5,237	1	1	10,467	38,825
<b>Net Claim Paid</b>	<b>131</b>	<b>2,173</b>	<b>284</b>	<b>1,360</b>	<b>-</b>	<b>1</b>	<b>284</b>	<b>1,361</b>	<b>12,519</b>	<b>45,428</b>	<b>8,987</b>	<b>25,239</b>	<b>31,506</b>	<b>70,667</b>	<b>20,611</b>	<b>66,144</b>	<b>1,140</b>	<b>4,342</b>	<b>3</b>	<b>19</b>	<b>21,754</b>	<b>69,505</b>
Add: Claims Outstanding at the end of the quarter	2,699	2,689	1,485	1,485	17	17	1,502	1,502	7,783	7,783	166,052	166,052	178,835	178,835	6,228	6,228	3,779	3,779	104	104	10,102	10,102
Less: Claims Outstanding at the beginning of the year	3,259	3,221	1,253	865	3	3	1,276	866	5,675	7,383	157,807	152,873	163,482	166,056	6,511	6,511	4,761	6,017	170	42	11,442	12,593
<b>Net Incurred Claims</b>	<b>(439)</b>	<b>1,641</b>	<b>516</b>	<b>1,960</b>	<b>(8)</b>	<b>15</b>	<b>508</b>	<b>1,959</b>	<b>14,627</b>	<b>45,828</b>	<b>17,232</b>	<b>38,618</b>	<b>31,859</b>	<b>84,446</b>	<b>26,328</b>	<b>64,858</b>	<b>149</b>	<b>2,695</b>	<b>(63)</b>	<b>81</b>	<b>20,414</b>	<b>67,014</b>
<b>Claims Paid (Direct)</b>	<b>670</b>	<b>30,268</b>	<b>564</b>	<b>2,868</b>	<b>42</b>	<b>60</b>	<b>606</b>	<b>2,748</b>	<b>23,713</b>	<b>85,435</b>	<b>31,438</b>	<b>66,543</b>	<b>96,971</b>	<b>151,978</b>	<b>79,123</b>	<b>98,731</b>	<b>3,095</b>	<b>9,579</b>	<b>3</b>	<b>20</b>	<b>32,221</b>	<b>198,138</b>
-In India	-	-	-	2,688	-	42	60	2,748	23,713	85,435	31,438	66,543	96,971	151,978	79,123	98,731	3,095	9,579	3	20	32,221	198,138
-Outside India	-	-	-	190	12	12	162	162	-	-	-	-	-	-	-	-	-	-	-	-	-	12
Estimates of IBNR and IBNER at the end of the period (net)	752	752	148	148	17	17	166	166	4,507	4,507	66,326	66,326	64,843	64,843	3,761	3,761	1,471	1,471	73	73.00	5,305	5,305
Estimates of IBNR and IBNER at the beginning of the period (net)	741	727	184	138	20	3	204	141	4,352	3,874	58,989	49,876	63,340	53,759	2,962	4,050	1,804	3,397	78	-	4,844	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 March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026
	Claims Paid (Direct)	3,229	6,202	893	2,193	-	893	2,699	39,094	79,143	9,159	34,798	26,253	113,941	38,020	78,991	2,253	11,906	2,253	3	40,273	60,900
Add: Re-insurance accepted to direct claims	192	238	1	70	-	1	70	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Re-insurance Ceded to claims paid	1,855	4,728	383	1,726	(1)	407	382	1,331	36,884	2,589	7,659	11,369	44,541	11,961	16,177	1,025	7,305	-	-	-	-	26,462
<b>Net Claim Paid</b>	<b>566</b>	<b>1,692</b>	<b>511</b>	<b>1,537</b>	<b>1</b>	<b>9</b>	<b>512</b>	<b>1,346</b>	<b>10,314</b>	<b>42,239</b>	<b>6,570</b>	<b>27,139</b>	<b>16,884</b>	<b>69,398</b>	<b>26,059</b>	<b>59,814</b>	<b>1,228</b>	<b>4,601</b>	<b>3</b>	<b>27,287</b>	<b>64,418</b>	
Add: Claims Outstanding at the end of the quarter	3,221	3,221	865	865	3	3	868	868	7,383	7,383	152,873	152,873	166,056	166,056	6,534	6,017	42	42	42	42	12,593	12,593
Less: Claims Outstanding at the beginning of the year	3,484	4,247	793	525	3	3	796	528	7,639	11,823	151,026	150,100	158,665	162,011	15,606	5,880	6,563	5,775	141	77	22,310	11,732
<b>Net Incurred Claims</b>	<b>323</b>	<b>666</b>	<b>589</b>	<b>1,877</b>	<b>1</b>	<b>9</b>	<b>584</b>	<b>1,686</b>	<b>10,058</b>	<b>37,819</b>	<b>8,217</b>	<b>29,622</b>	<b>18,275</b>	<b>67,461</b>	<b>16,987</b>	<b>66,468</b>	<b>682</b>	<b>4,843</b>	<b>(99)</b>	<b>(32)</b>	<b>17,570</b>	<b>65,279</b>
<b>Claims Paid (Direct)</b>	<b>3,229</b>	<b>6,202</b>	<b>776</b>	<b>2,076</b>	<b>-</b>	<b>416</b>	<b>776</b>	<b>2,492</b>	<b>19,094</b>	<b>79,143</b>	<b>9,159</b>	<b>34,798</b>	<b>26,253</b>	<b>113,941</b>	<b>38,020</b>	<b>78,991</b>	<b>2,253</b>	<b>11,906</b>	<b>-</b>	<b>3</b>	<b>40,273</b>	<b>60,900</b>
-In India	-	-	-	117	-	-	117	-	117	-	-	-	-	-	-	-	-	-	-	-	-	-
-Outside India	-	-	-	1,076	-	-	1,059	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates 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	53,750	53,750	4,000	4,000	3,397	3,397	-	-	7,447	7,447
Estimates of IBNR and IBNER at the beginning of the period (net)	744	749	113	102	3	3	119	109	3,420	4,271	51,278	54,936	54,707	59,207	3,993	3,302	3,479	1,499	-	-	7,383	4,801

FORM NI-S - CLAIMS SCHEDULE

(₹ 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 March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	
	Claims Paid (Direct)	43	166	216	249	26	300	-	-	20,650	196,657	-	-	75	1,875	5,232	100,906	372,887	1,111,194
Add: Re-insurance accepted to direct claims	-	-	-	-	44	57	-	-	-	-	-	-	-	-	-	44	57	46	209
Less: Re-insurance Ceded to claims paid	3	8	9	111	56	289	-	-	8,940	65,838	-	74	297	1,733	53,417	183,350	54,262	213,277	
<b>Net Claim Paid</b>	<b>64</b>	<b>158</b>	<b>207</b>	<b>(62)</b>	<b>14</b>	<b>68</b>	<b>-</b>	<b>-</b>	<b>11,710</b>	<b>45,818</b>	<b>-</b>	<b>1</b>	<b>1,278</b>	<b>3,499</b>	<b>56,533</b>	<b>189,654</b>	<b>56,948</b>	<b>193,187</b>	
Add: Claims Outstanding at the end of the quarter	213	213	373	373	184	184	-	-	19,448	19,448	3	3	1,649	1,649	205,803	205,803	209,906	209,906	
Less: Claims Outstanding at the beginning of the year	303	273	460	319	193	307	-	-	16,554	34,141	-	-	1,733	1,612	194,169	209,301	198,706	213,300	
<b>Net Incurred Claims</b>	<b>(26)</b>	<b>98</b>	<b>130</b>	<b>(4)</b>	<b>5</b>	<b>(58)</b>	<b>-</b>	<b>-</b>	<b>14,600</b>	<b>31,123</b>	<b>3</b>	<b>4</b>	<b>1,194</b>	<b>3,536</b>	<b>68,169</b>	<b>186,158</b>	<b>68,238</b>	<b>189,793</b>	
Claims Paid (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-In India	47	166	216	249	26	300	-	-	20,650	196,657	-	-	75	1,875	5,232	100,906	372,975	1,111,182	405,991
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12	174
Estimates of IBNR and IBNER at the end of the period (net)	139	139	27	27	144	144	-	-	19,390	19,390	-	-	740	740	90,597	90,597	91,514	91,514	
Estimates of IBNR and IBNER at the beginning of the period (net)	201	131	70	10	152	128	-	-	16,905	34,097	-	-	591	733	85,703	96,296	86,648	97,164	

(₹ 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 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	97	693	37	396	-	-	13,611	82,072	-	22	802	2,967	83,080	290,965	86,262	299,726
Add: Re-insurance accepted to direct claims	-	-	-	-	3	3	-	-	-	-	-	-	-	-	3	3	156	291	
Less: Re-insurance Ceded to claims paid	1	3	5	30	30	273	-	-	7,838	48,667	-	22	470	1,471	32,689	121,511	34,916	127,571	
<b>Net Claim Paid</b>	<b>6</b>	<b>61</b>	<b>92</b>	<b>663</b>	<b>10</b>	<b>36</b>	<b>-</b>	<b>-</b>	<b>5,773</b>	<b>33,385</b>	<b>-</b>	<b>32</b>	<b>1,496</b>	<b>332</b>	<b>50,384</b>	<b>169,457</b>	<b>51,482</b>	<b>172,495</b>	
Add: Claims Outstanding at the end of the quarter	273	273	319	319	307	307	-	-	34,141	34,141	-	-	1,612	1,612	209,301	213,300	213,300	213,300	
Less: Claims Outstanding at the beginning of the year	251	269	3	391	36	285	-	-	30,796	21,974	-	-	1,520	1,699	213,901	198,133	218,181	201,108	
<b>Net Incurred Claims</b>	<b>28</b>	<b>65</b>	<b>408</b>	<b>591</b>	<b>(29)</b>	<b>78</b>	<b>-</b>	<b>-</b>	<b>3,345</b>	<b>40,552</b>	<b>-</b>	<b>-</b>	<b>424</b>	<b>1,419</b>	<b>45,784</b>	<b>188,425</b>	<b>46,691</b>	<b>182,777</b>	
Claims Paid (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-In India	7	64	97	693	37	396	-	-	13,611	82,072	-	22	802	2,967	83,080	290,965	86,085	299,659	
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	117	117
Estimates of IBNR and IBNER at the end of the period (net)	131	131	10	10	138	138	-	-	34,097	34,097	-	-	733	733	96,296	96,296	97,144	97,144	
Estimates of IBNR and IBNER at the beginning of the period (net)	128	129	17	44	121	121	-	-	30,749	20,210	-	-	732	671	93,837	85,163	94,696	86,617	