

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)	1,495	1,495	1,438	1,438	-	-	1,438	1,438	35,211	35,211	16,715	16,715	51,926	51,926	22,481	22,481	1,629	1,629	-	-	24,081	24,081
Add: Re-insurance accepted to direct claims	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Re-insurance Ceded to claims paid	1,526	1,525	1,031	1,031	-	-	1,031	1,031	16,203	16,203	6,602	6,602	22,805	22,805	8,138	8,138	501	501	-	-	8,639	8,639
Net Claims Paid	124	124	407	407	-	-	407	407	19,008	19,008	10,023	10,023	29,031	29,031	14,313	14,313	1,128	1,128	1	1	15,442	15,442
Add: Claims Outstanding at the end of the quarter	2,112	2,112	1,737	1,737	19	19	1,756	1,756	16,795	16,795	173,165	173,165	189,960	189,960	7,948	7,948	4,909	4,909	34	34	12,882	12,882
Less: Claims Outstanding at the beginning of the year	2,690	2,690	1,485	1,485	17	17	1,502	1,502	7,784	7,784	166,052	166,052	173,836	173,836	6,332	6,332	3,770	3,770	-	-	10,102	10,102
Net Incurred Claims	(455)	(455)	659	659	2	2	661	661	22,019	22,019	17,136	17,136	39,155	39,155	15,929	15,929	2,258	2,258	35	35	18,222	18,222
Claims Paid (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-In India	1,648	1,648	649	649	-	-	649	649	35,211	35,211	16,715	16,715	51,926	51,926	22,481	22,481	1,629	1,629	1	1	24,081	24,081
-Outside India	-	-	789	789	-	-	789	789	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	753	753	134	134	19	19	153	153	3,731	3,731	60,703	60,703	64,434	64,434	3,544	3,544	1,914	1,914	-	-	5,460	5,460
Estimates of IBNR and IBNER at the beginning of the period (net)	752	752	148	148	17	17	165	165	4,507	4,507	60,336	60,336	64,843	64,843	3,834	3,834	1,471	1,471	-	-	5,305	5,305

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	1,970	1,970	-	-	23,590	23,590
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	1,144	1,144	-	-	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	7,089	7,089	151,433	151,433	158,532	158,532	5,600	5,600	5,854	5,854	105	105	11,559	11,559
Less: Claims Outstanding at the beginning of the year	3,203	3,203	865	865	3	3	868	868	7,383	7,383	152,673	152,673	160,056	160,056	6,534	6,534	6,017	6,017	42	42	12,903	12,903
Net Incurred Claims	773	773	476	476	8	8	484	484	9,692	9,692	3,076	3,076	12,768	12,768	16,020	16,020	683	683	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	1,970	1,970	-	-	23,590	23,590
-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	50,965	50,965	54,957	54,957	2,467	2,467	3,246	3,246	75	75	5,988	5,988
Estimates of IBNR and IBNER at the beginning of the period (net)	727	727	138	138	3	3	141	141	3,674	3,674	49,876	49,876	53,750	53,750	4,090	4,090	3,397	3,397	-	-	7,447	7,447

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, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
Claims Paid (Direct)	12	12	20	20	7	7	-	-	7,359	7,359	(12)	(12)	1,744	1,744	85,137	85,137	88,220	88,220
Add: Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	55	55	55	55	58	58
Less: Re-insurance Ceded to claims paid	1	1	33	33	6	6	-	-	3,057	3,057	(12)	(12)	(764)	(764)	33,825	33,825	36,361	36,361
Net Claims Paid	11	11	(13)	(13)	1	1	-	-	4,332	4,332	-	-	2,563	2,563	51,367	51,367	51,897	51,897
Add: Claims Outstanding at the end of the quarter	239	239	377	377	203	203	-	-	17,344	17,344	-	-	1,958	1,958	216,963	216,963	220,831	220,831
Less: Claims Outstanding at the beginning of the year	213	213	373	373	184	184	-	-	15,446	15,446	3	3	1,649	1,649	205,806	205,806	208,998	208,998
Net Incurred Claims	37	37	(9)	(9)	30	30	-	-	2,230	2,230	(3)	(3)	2,872	2,872	62,524	62,524	62,730	62,730
Claims Paid (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-In India	12	12	20	20	7	7	-	-	7,359	7,359	(12)	(12)	1,744	1,744	85,137	85,137	87,431	87,431
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	789	789
Estimates of IBNR and IBNER at the end of the period (net)	102	102	31	31	150	150	-	-	17,292	17,292	-	-	748	748	88,217	88,217	89,123	89,123
Estimates of IBNR and IBNER at the beginning of the period (net)	139	139	27	27	144	144	-	-	15,390	15,390	-	-	749	749	90,597	90,597	91,514	91,514

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
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
Claims Paid (Direct)	41	41	-	-	92	92	-	-	34,380	34,380	-	-	775	775	84,267	84,267	95,117	95,117
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	37,598	37,598	47,831	47,831
Net Claims Paid	39	39	-	-	1	1	-	-	13,849	13,849	-	-	708	708	46,669	46,669	47,364	47,364
Add: Claims Outstanding at the end of the quarter	319	319	339	339	390	390	-	-	22,165	22,165	-	-	1,549	1,549	194,853	194,853	199,502	199,502
Less: Claims Outstanding at the beginning of the year	273	273	319	319	307	307	-	-	34,141	34,141	-	-	1,611	1,611	209,300	209,300	213,388	213,388
Net Incurred Claims	85	85	20	20	84	84	-	-	1,873	1,873	-	-	646	646	23,222	23,222	23,478	23,478
Claims Paid (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-In India	41	41	-	-	92	92	-	-	34,380	34,380	-	-	775	775	84,267	84,267	95,117	95,117
-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	85,004	85,004
Estimates of IBNR and IBNER at the beginning of the period (net)	131	131	10	10	128	128	-	-	34,097	34,097	-	-	733	733	96,296	96,296	97,164	97,164