FORM NL-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, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026
Claims Paid (Direct)	3,192	4,837	1,109	2,547	22	22	1,131	2,569	46,486	81,697	15,195	31,910	61,681	1,13,607	34,130	56,581	1,858	3,487	1	2	35,989	60,070
Add :Re-insurance accepted to direct claims	19	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	2,762	4,287	481	1,512	22	22	503	1,534	21,547	37,750	4,530	11,222	26,077	48,972	5,633	13,771	153	654	-	-	5,786	14,425
Net Claim Paid	**449**	**573**	**628**	**1,035**	**-**	**-**	**628**	**1,035**	**24,939**	**43,947**	**10,665**	**20,688**	**35,604**	**64,635**	**28,497**	**42,810**	**1,705**	**2,833**	**1**	**2**	**30,203**	**45,645**
Add :Claims Outstanding at the end of the quarter	3,048	3,048	1,662	1,662	20	20	1,682	1,682	9,978	9,978	1,85,480	1,85,480	1,95,458	1,95,458	9,621	9,621	5,526	5,526	56	56	15,203	15,203
Less :Claims Outstanding at the beginning of the year	2,112	2,689	1,737	1,485	19	17	1,756	1,502	10,795	7,784	1,73,165	1,66,052	1,83,960	1,73,836	7,948	6,332	4,900	3,769	34	-	12,882	10,101
Net Incurred Claims	**1,385**	**932**	**553**	**1,212**	**1**	**3**	**554**	**1,215**	**24,122**	**46,141**	**22,980**	**40,116**	**47,102**	**86,257**	**30,170**	**46,099**	**2,331**	**4,590**	**23**	**58**	**32,524**	**50,747**
Claims Paid (Direct)																						
-In India	**3,192**	**4,837**	**893**	**1,542**	**8**	**8**	**901**	**1,550**	**46,486**	**81,697**	**15,195**	**31,910**	**61,681**	**1,13,607**	**34,130**	**56,581**	**1,858**	**3,487**	**1**	**2**	**35,989**	**60,070**
-Outside India	-	-	**216**	**1,005**	14	14	**230**	**1,019**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	**687**	**687**	**132**	**132**	**20**	**20**	**152**	**152**	**4,194**	**4,194**	**62,163**	**62,163**	**66,357**	**66,357**	**3,558**	**3,558**	**1,539**	**1,539**	**-**	**-**	**5,097**	**5,097**
Estimates of IBNR and IBNER at the beginning of the period (net)	**753**	**752**	**134**	**148**	**19**	**17**	**153**	**165**	**3,731**	**4,507**	**60,703**	**60,336**	**64,434**	**64,843**	**3,546**	**3,834**	**1,914**	**1,471**	**-**	**-**	**5,460**	**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 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	20,299	39,005	9,332	16,015	29,631	55,020	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Les: Re-insurance Ceded to claims paid	13,412	23,407	497	735	-	-	497	735	9,498	18,228	6,016	8,383	15,514	26,611	9,554	14,220	1,089	2,233	1	1	10,644	16,454
Net Claim Paid	**1,337**	**1,702**	**451**	**782**	**-**	**-**	**451**	**782**	**10,801**	**20,777**	**3,316**	**7,632**	**14,117**	**28,409**	**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	1,021	868	7,099	7,383	1,51,433	1,52,673	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**	**896**	**10,121**	**19,813**	**6,046**	**9,122**	**16,167**	**28,935**	**12,925**	**28,945**	**(286)**	**377**	**61**	**124**	**12,700**	**29,446**
Claims Paid (Direct)																						
-In India	**14,748**	**25,030**	**810**	**1,378**	**-**	**-**	**810**	**1,378**	**20,299**	**39,005**	**9,332**	**16,015**	**29,631**	**55,020**	**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**	**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**	**50,965**	**49,876**	**54,957**	**53,750**	**2,667**	**4,050**	**3,246**	**3,397**	**75**	**-**	**5,988**	**7,447**

FORM NL-5 - 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 September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026
Claims Paid (Direct)	28	40	5	25	267	274	-	-	11,230	18,589	-	(12)	2,148	3,892	1,11,348	1,96,485	1,15,671	2,03,891
Add :Re-insurance accepted to direct claims	-	-	-	-	68	68	-	-	-	-	-	-	-	55	68	123	87	145
Less :Re-insurance Ceded to claims paid	1	2	12	45	270	276	-	-	2,704	5,731	-	(12)	1,585	821	36,435	70,260	39,700	76,081
Net Claim Paid	**27**	**38**	**(7)**	**(20)**	**65**	**66**	**-**	**-**	**8,526**	**12,858**	**-**	**-**	**563**	**3,126**	**74,981**	**1,26,348**	**76,058**	**1,27,955**
Add :Claims Outstanding at the end of the quarter	299	299	504	504	469	469	-	-	14,998	14,998	-	-	1,954	1,954	2,28,885	2,28,885	2,33,615	2,33,615
Less :Claims Outstanding at the beginning of the year	239	213	377	373	203	184	-	-	17,344	19,446	-	3	1,958	1,649	2,16,963	2,05,805	2,20,831	2,09,996
Net Incurred Claims	**87**	**124**	**120**	**111**	**331**	**351**	**-**	**-**	**6,180**	**8,410**	**-**	**(3)**	**559**	**3,431**	**86,903**	**1,49,428**	**88,842**	**1,51,574**
Claims Paid (Direct)																		
-In India	**28**	**40**	**5**	**25**	**267**	**274**	**-**	**-**	**11,230**	**18,589**	**-**	**(12)**	**2,148**	**3,892**	**1,11,348**	**1,96,485**	**1,15,441**	**2,02,872**
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**230**	**1,019**
Estimates of IBNR and IBNER at the end of the period (net)	**125**	**125**	**50**	**50**	**182**	**182**	**-**	**-**	**14,912**	**14,912**	**-**	-	**795**	**795**	**87,518**	**87,518**	**88,357**	**88,357**
Estimates of IBNR and IBNER at the beginning of the period (net)	**102**	**139**	**31**	**27**	**150**	**144**	**-**	**-**	**17,292**	**19,390**	**-**	-	**748**	**749**	**88,217**	**90,597**	**89,123**	**91,514**

(₹ 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 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)	4	45	5	5	83	175	-	-	32,144	66,524	-	-	1,534	2,309	87,668	1,71,935	1,03,353	1,98,470
Add: Re-insurance accepted to direct claims	-	-	-	-	12	12	-	-	-	-	-	-	-	-	12	12	24	102
Les: Re-insurance Ceded to claims paid	1	3	301	301	73	164	-	-	19,441	39,972	-	-	1,014	1,081	46,988	84,586	60,897	1,08,728
Net Claim Paid	**3**	**42**	**(296)**	**(296)**	**22**	**23**	**-**	**-**	**12,703**	**26,552**	**-**	**-**	**520**	**1,228**	**40,692**	**87,361**	**42,480**	**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	390	307	-	-	22,165	34,142	-	-	1,549	1,613	1,94,853	2,09,303	1,99,502	2,13,391
Net Incurred Claims	**9**	**94**	**(144)**	**(124)**	**(2)**	**82**	**-**	**-**	**7,426**	**9,298**	**-**	**-**	**713**	**1,358**	**36,869**	**69,088**	**38,397**	**71,872**
Claims Paid (Direct)																		
-In India	**4**	**45**	**5**	**5**	**83**	**175**	**-**	**-**	**32,144**	**66,524**	**-**	**-**	**1,534**	**2,309**	**87,668**	**1,71,935**	**1,03,226**	**1,98,343**
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**127**	**127**
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**	**34,097**	**-**	**-**	**644**	**733**	**84,112**	**96,296**	**85,004**	**97,164**