

FORM NL-5 - CLAIMS SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Miscellaneous																			
	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance	
	For the quarter ended Dec 2024	Up to the period ended Dec 2024	For the quarter ended Dec 2024	Up to the period ended Dec 2024	For the quarter ended Dec 2024	Up to the period ended Dec 2024	For the quarter ended Dec 2024	Up to the period ended Dec 2024	For the quarter ended Dec 2024	Up to the period ended Dec 2024	For the quarter ended Dec 2024	Up to the period ended Dec 2024	For the quarter ended Dec 2024	Up to the period ended Dec 2024	For the quarter ended Dec 2024	Up to the period ended Dec 2024	For the quarter ended Dec 2024	Up to the period ended Dec 2024	For the quarter ended Dec 2024	Up to the period ended Dec 2024
Claims Paid (Direct)	27,324	63,096	3,793	11,558	1	3	3,794	11,561	45,705	122,686	41,696	96,528	87,401	219,214	153,920	456,657	2,752	8,405	1,029	2,471
Add :Re-insurance accepted to direct claims	(3)	126	-	0	-	0	-	-	-	0	-	0	-	-	0	-	-	0	-	0
Less :Re-insurance Ceded to claims paid	(23,466)	(54,497)	(951)	(3,032)	(1)	(1)	(952)	(3,034)	(13,336)	(31,834)	(6,993)	(13,520)	(20,328)	(45,355)	(60,474)	(203,001)	(459)	(948)	(643)	(1,377)
<b>Net Claim Paid</b>	<b>3,856</b>	<b>8,724</b>	<b>2,842</b>	<b>8,526</b>	-	<b>2</b>	<b>2,842</b>	<b>8,528</b>	<b>32,369</b>	<b>90,852</b>	<b>34,703</b>	<b>83,007</b>	<b>67,072</b>	<b>173,859</b>	<b>93,446</b>	<b>253,656</b>	<b>2,293</b>	<b>7,456</b>	<b>386</b>	<b>1,095</b>
Add Claims Outstanding at the end of the year	26,333	26,333	11,456	11,456	100	100	11,556	11,556	41,710	41,710	1,180,243	1,180,243	1,221,953	1,221,953	55,316	55,316	12,288	12,288	2,304	2,304
Less Claims Outstanding at the beginning of the year	28,790	21,376	11,547	9,705	100	100	11,647	9,805	41,698	34,036	1,171,865	1,138,430	1,213,563	1,172,466	63,703	38,538	11,776	12,955	2,368	2,046
<b>Net Incurred Claims</b>	<b>1,399</b>	<b>13,681</b>	<b>2,751</b>	<b>10,277</b>	<b>(0)</b>	<b>2</b>	<b>2,751</b>	<b>10,279</b>	<b>32,382</b>	<b>98,526</b>	<b>43,081</b>	<b>124,821</b>	<b>75,463</b>	<b>223,346</b>	<b>85,058</b>	<b>270,433</b>	<b>2,805</b>	<b>6,789</b>	<b>323</b>	<b>1,353</b>
Claims Paid (Direct)																				
-In India	27,324	63,096	3,793	11,558	1	3	3,794	11,561	45,705	122,686	41,696	96,528	87,401	219,214	153,920	456,657	2,752	8,405	1,029	2,471
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	2,375	2,375	2,444	2,444	48	48	2,492	2,492	6,839	6,839	753,750	753,750	760,588	760,588	27,869	27,869	6,321	6,321	1,092	1,092
Estimates of IBNR and IBNER at the beginning of the period (net)	1,761	624	2,481	2,530	48	48	2,529	2,578	7,017	6,718	730,369	705,928	737,386	712,646	26,399	21,588	6,188	6,191	1,111	1,091

Particulars	Miscellaneous																			
	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance	
	For the quarter ended Dec 2023	Up to the period ended Dec 2023	For the quarter ended Dec 2023	Up to the period ended Dec 2023	For the quarter ended Dec 2023	Up to the period ended Dec 2023	For the quarter ended Dec 2023	Up to the period ended Dec 2023	For the quarter ended Dec 2023	Up to the period ended Dec 2023	For the quarter ended Dec 2023	Up to the period ended Dec 2023	For the quarter ended Dec 2023	Up to the period ended Dec 2023	For the quarter ended Dec 2023	Up to the period ended Dec 2023	For the quarter ended Dec 2023	Up to the period ended Dec 2023	For the quarter ended Dec 2023	Up to the period ended Dec 2023
Claims Paid (Direct)	12,218	46,767	4,081	9,631	93	100	4,174	9,731	40,118	111,973	26,211	82,616	66,329	194,589	147,937	271,680	2,221	6,561	1,073	2,928
Add :Re-insurance accepted to direct claims	138	647	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	(9,512)	(38,087)	(1,041)	(2,490)	(9)	(15)	(1,050)	(2,505)	(8,423)	(21,737)	(3,413)	(9,963)	(11,836)	(31,700)	(84,792)	(114,763)	(136)	(377)	(486)	(1,556)
<b>Net Claim Paid</b>	<b>2,844</b>	<b>9,328</b>	<b>3,040</b>	<b>7,141</b>	<b>84</b>	<b>85</b>	<b>3,124</b>	<b>7,226</b>	<b>31,695</b>	<b>90,236</b>	<b>22,798</b>	<b>72,653</b>	<b>54,493</b>	<b>162,889</b>	<b>63,145</b>	<b>156,916</b>	<b>2,086</b>	<b>6,184</b>	<b>588</b>	<b>1,373</b>
Add Claims Outstanding at the end of the year	25,665	25,665	9,595	9,595	101	101	9,696	9,696	41,455	41,455	1,119,375	1,119,375	1,160,830	1,160,830	38,427	38,427	12,837	12,837	2,478	2,478
Less Claims Outstanding at the beginning of the year	22,533	20,596	10,173	9,612	184	141	10,357	9,752	41,530	33,770	1,097,054	1,040,626	1,138,584	1,074,396	39,815	31,806	12,180	11,215	2,613	1,421
<b>Net Incurred Claims</b>	<b>5,975</b>	<b>14,396</b>	<b>2,462</b>	<b>7,124</b>	<b>0</b>	<b>45</b>	<b>2,462</b>	<b>7,169</b>	<b>31,621</b>	<b>97,921</b>	<b>45,118</b>	<b>151,401</b>	<b>76,739</b>	<b>249,323</b>	<b>61,757</b>	<b>163,537</b>	<b>2,743</b>	<b>7,806</b>	<b>452</b>	<b>2,429</b>
Claims Paid (Direct)																				
-In India	12,218	46,767	4,081	9,631	93	100	4,174	9,731	40,118	111,973	26,211	82,616	66,329	194,589	147,937	271,680	2,221	6,561	1,073	2,928
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	867	867	1,873	1,873	48	48	1,921	1,921	6,842	6,842	700,528	700,528	707,370	707,370	18,511	18,511	6,257	6,257	1,033	1,033
Estimates of IBNR and IBNER at the beginning of the period (net)	727	614	1,897	1,927	48	48	1,946	1,975	6,958	6,718	684,957	646,847	691,915	653,565	18,159	18,128	6,534	6,808	1,022	978

Particulars	Miscellaneous																				Grand Total	
	Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Credit Insurance		Other Miscellaneous segment		Total Miscellaneous					
	For the quarter ended Dec 2024	Up to the period ended Dec 2024	For the quarter ended Dec 2024	Up to the period ended Dec 2024	For the quarter ended Dec 2024	Up to the period ended Dec 2024	For the quarter ended Dec 2024	Up to the period ended Dec 2024	For the quarter ended Dec 2024	Up to the period ended Dec 2024	For the quarter ended Dec 2024	Up to the period ended Dec 2024	For the quarter ended Dec 2024	Up to the period ended Dec 2024	For the quarter ended Dec 2024	Up to the period ended Dec 2024	For the quarter ended Dec 2024	Up to the period ended Dec 2024	For the quarter ended Dec 2024	Up to the period ended Dec 2024		
Claims Paid (Direct)	157,700	467,533	1,132	2,378	14	610	2,270	5,431	24	29	5,909	113,475	4	412	16,036	52,765	270,490	861,948	301,604	936,502		
Add :Re-insurance accepted to direct claims	-	-	-	0	-	0	(9)	-7	-	0	-	0	-	0	-	0	(9)	(7)	(11)	119		
Less :Re-insurance Ceded to claims paid	(61,576)	(205,326)	(127)	(241)	(2)	(87)	(2,016)	(4,939)	(19)	(23)	(4,472)	(90,246)	(4)	(408)	(10,895)	(38,832)	(99,438)	(385,456)	(123,855)	(442,986)		
<b>Net Claim Paid</b>	<b>96,124</b>	<b>262,206</b>	<b>1,005</b>	<b>2,138</b>	<b>12</b>	<b>523</b>	<b>244</b>	<b>485</b>	<b>5</b>	<b>7</b>	<b>1,437</b>	<b>23,230</b>	<b>0</b>	<b>4</b>	<b>5,142</b>	<b>13,933</b>	<b>171,042</b>	<b>476,385</b>	<b>177,739</b>	<b>493,637</b>		
Add Claims Outstanding at the end of the year	69,908	69,908	4,918	4,918	1,790	1,790	2,655	2,655	366	366	43,720	43,720	26	26	22,653	22,654	1,367,992	1,367,992	1,405,881	1,405,881		
Less Claims Outstanding at the beginning of the year	77,847	53,539	4,810	3,810	951	1,868	2,664	1,975	365	365	31,171	40,374	25	23	25,053	23,213	1,356,448	1,297,633	1,396,884	1,328,814		
<b>Net Incurred Claims</b>	<b>88,185</b>	<b>278,576</b>	<b>1,113</b>	<b>3,245</b>	<b>851</b>	<b>445</b>	<b>235</b>	<b>1,165</b>	<b>6</b>	<b>7</b>	<b>13,986</b>	<b>26,575</b>	<b>1</b>	<b>7</b>	<b>2,742</b>	<b>13,373</b>	<b>182,586</b>	<b>546,743</b>	<b>186,734</b>	<b>570,702</b>		
Claims Paid (Direct)																						
<b>-In India</b>	<b>157,700</b>	<b>467,533</b>	<b>1,132</b>	<b>2,378</b>	<b>14</b>	<b>610</b>	<b>2,270</b>	<b>5,431</b>	<b>24</b>	<b>29</b>	<b>5,909</b>	<b>113,475</b>	<b>4</b>	<b>412</b>	<b>16,036</b>	<b>52,765</b>	<b>270,490</b>	<b>861,948</b>	<b>301,604</b>	<b>936,502</b>		
<b>-Outside India</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>		
Estimates of IBNR and IBNER at the end of the period (net)	35,282	35,282	1,553	1,553	1,756	1,756	754	754	200	200	42,003	42,003	13	13	6,214	6,214	848,365	848,365	853,232	853,232		
Estimates of IBNR and IBNER at the beginning of the period (net)	33,699	28,870	1,579	1,569	1,638	1,731	556	549	201	201	29,250	37,409	6	6	6,465	6,114	810,783	789,094	815,073	792,296		

Particulars	Miscellaneous																				Grand Total	
	Total Health		Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Credit Insurance		Other Miscellaneous segment		Total Miscellaneous					
	For the quarter ended Dec 2023	Up to the period ended Dec 2023	For the quarter ended Dec 2023	Up to the period ended Dec 2023	For the quarter ended Dec 2023	Up to the period ended Dec 2023	For the quarter ended Dec 2023	Up to the period ended Dec 2023	For the quarter ended Dec 2023	Up to the period ended Dec 2023	For the quarter ended Dec 2023	Up to the period ended Dec 2023	For the quarter ended Dec 2023	Up to the period ended Dec 2023	For the quarter ended Dec 2023	Up to the period ended Dec 2023	For the quarter ended Dec 2023	Up to the period ended Dec 2023	For the quarter ended Dec 2023	Up to the period ended Dec 2023		
Claims Paid (Direct)	151,231	281,169	794	1,957	97	118	1,967	4,195	-	4	66,890	167,064	245	970	8,885	29,477	296,439	679,543	312,830	736,041		
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	10	12	-	-	-	-	-	-	-	-	10	12	148	659		
Less :Re-insurance Ceded to claims paid	(85,413)	(116,696)	(57)	(118)	(6)	(11)	(1,615)	(3,553)	0	(3)	(53,266)	(132,424)	(242)	(960)	(5,459)	(19,256)	(157,894)	(304,722)	(168,456)	(345,314)		
<b>Net Claim Paid</b>	<b>65,818</b>	<b>164,473</b>	<b>737</b>	<b>1,839</b>	<b>92</b>	<b>107</b>	<b>361</b>	<b>653</b>	<b>0</b>	<b>1</b>	<b>13,624</b>	<b>34,640</b>	<b>2</b>	<b>10</b>	<b>3,426</b>	<b>10,221</b>	<b>138,554</b>	<b>374,833</b>	<b>144,522</b>	<b>391,386</b>		
Add Claims Outstanding at the end of the year	53,741	53,741	4,578	4,578	2,003	2,003	2,665	2,665	378	378	34,308	34,308	24	24	25,606	25,606	1,284,134	1,284,134	1,319,494	1,319,494		
Less Claims Outstanding at the beginning of the year	54,607	44,442	4,307	3,369	2,329	1,911	2,285	1,766	374	301	31,947	38,999	20	22	24,847	24,060	1,259,300	1,189,265	1,292,191	1,219,614		
<b>Net Incurred Claims</b>	<b>64,952</b>	<b>173,773</b>	<b>1,007</b>	<b>3,047</b>	<b>(233)</b>	<b>200</b>	<b>742</b>	<b>1,552</b>	<b>4</b>	<b>78</b>	<b>15,986</b>	<b>29,949</b>	<b>6</b>	<b>12</b>	<b>4,185</b>	<b>11,768</b>	<b>163,388</b>	<b>469,701</b>	<b>171,825</b>	<b>491,267</b>		
Claims Paid (Direct)																						
<b>-In India</b>	<b>151,231</b>	<b>281,169</b>	<b>794</b>	<b>1,957</b>	<b>97</b>	<b>118</b>	<b>1,967</b>	<b>4,195</b>	<b>-</b>	<b>4</b>	<b>66,890</b>	<b>167,064</b>	<b>245</b>	<b>970</b>	<b>8,885</b>	<b>29,477</b>	<b>296,439</b>	<b>679,543</b>	<b>312,830</b>	<b>736,041</b>		
<b>-Outside India</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>		
Estimates of IBNR and IBNER at the end of the period (net)	25,801	25,801	1,551	1,551	2,401	2,401	563	563	201	201	29,526	29,526	5	5	5,642	5,642	773,060	773,060	775,848	775,848		
Estimates of IBNR and IBNER at the beginning of the period (net)	25,714	25,915	1,542	1,561	2,165	1,899	547	527	201	194	26,300	30,519	4	3	4,842	3,456	753,229	717,638	755,902	720,228		