

FORM NL-5 - CLAIMS SCHEDULE
 (₹ in Lakhs)

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)	22,554	45,844	3,365	6,421	8	33	3,374	6,454	32,453	69,992	36,311	58,877	68,765	128,869	124,795	226,654	7,071	15,170	139	304	132,005	242,128
Add -Re-insurance accepted to direct claims	1,540	2,287	0	14	0	0	0	14	0	0	0	0	0	0	12,571	12,571	0	0	-	-	12,571	12,571
Less -Re-insurance Ceded to claims paid	(18,909)	(38,020)	(554)	(746)	(8)	(32)	(562)	(778)	(22,471)	(46,303)	(2,314)	(110,345)	(24,785)	(156,648)	(47,669)	(83,708)	(1,289)	(4,334)	(6)	(12)	(48,636)	(88,055)
Net Claim Paid	5,185	10,111	2,811	5,689	1	1	2,812	5,690	9,983	23,689	33,997	(51,468)	43,980	(27,779)	89,697	155,517	5,782	10,836	134	292	95,613	166,644
Add Claims Outstanding at the end of the year	53,148	53,148	17,299	17,299	100	100	17,399	17,399	21,792	890,539	890,539	912,330	912,330	98,904	98,904	26,352	26,352	3,135	3,135	128,391	128,391	
Less Claims Outstanding at the beginning of the year	(31,750)	(30,951)	(17,473)	(17,536)	(104)	(96)	(17,577)	(17,632)	(23,540)	(26,606)	(902,854)	(793,694)	(926,394)	(820,300)	(94,917)	(71,901)	(26,695)	(23,607)	(2,599)	(2,192)	(124,211)	(97,699)
Net Incurred Claims	6,583	12,308	2,637	5,452	(4)	5	2,634	5,457	8,234	18,875	21,682	45,377	29,916	64,252	93,683	182,520	5,440	15,581	670	1,235	99,793	197,337
Claims Paid (Direct)																						
-In India	22,544	45,844	3,153	6,117	1	25	3,154	6,142	32,453	69,992	36,311	58,877	68,765	128,869	124,795	226,654	7,071	15,170	139	303	132,004	242,127
-Outside India	-	-	212	304	7	7	219	312	-	-	-	-	-	-	-	-	-	-	1	1	1	1
Estimates of IBNR and IBNER at the end of the period (net)	28,641	28,641	11,560	11,560	84	84	11,644	11,644	19,313	19,313	467,252	467,252	486,564	486,564	85,102	85,102	22,713	22,713	2,270	2,270	110,085	110,085
Estimates of IBNR and IBNER at the beginning of the period (net)	25,024	25,326	12,146	11,659	88	80	12,234	11,740	20,495	21,414	471,560	411,079	492,055	432,492	77,112	60,233	22,629	20,412	2,515	2,153	102,256	82,798

Particulars	Workmen's Compensation		Public/ Product Liability		Engineering		Aviation		Weather / Crop Insurance		Other Liability		Specialty		Home		Other Miscellaneous		Total Miscellaneous		Grand Total	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	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)	421	914	21	97	3,460	8,300	69	70	104,188	190,040	1,016	2,187	4,340	8,917	137	217	5,121	10,396	319,543	592,136	345,470	644,434
Add -Re-insurance accepted to direct claims	0	0	0	0	2	3	3	4	0	0	0	0	3,398	6,578	0	0	0	0	15,974	19,156	17,514	21,457
Less -Re-insurance Ceded to claims paid	(17)	(87)	(21)	(78)	(2,287)	(6,279)	(69)	(70)	(55,854)	(102,301)	(542)	(1,156)	(5,472)	(11,350)	(74)	(103)	(2,419)	(4,726)	(140,503)	(270,802)	(159,973)	(409,600)
Net Claim Paid	404	827	0	19	1,176	2,024	3	4	48,334	87,739	474	1,031	2,865	4,146	63	114	2,703	5,670	195,014	240,490	203,010	256,291
Add Claims Outstanding at the end of the year	4,241	4,241	395	395	9,017	9,017	512	512	84,188	84,188	11,230	11,230	16,577	16,577	3,002	3,002	12,637	12,637	1,182,420	1,182,421	1,252,966	1,252,968
Less Claims Outstanding at the beginning of the year	(4,040)	(3,935)	(300)	(313)	(8,439)	(8,146)	(514)	(515)	(117,358)	(155,686)	(11,537)	(11,909)	(15,326)	(15,787)	(2,700)	(2,398)	(11,713)	(10,847)	(1,223,033)	(1,187,535)	(1,292,360)	(1,106,118)
Net Incurred Claims	606	1,183	6	11	1,753	2,895	0	0	15,164	16,242	166	352	3,017	4,936	364	718	3,616	7,450	154,402	295,376	163,616	313,141
Claims Paid (Direct)																						
-In India	421	914	21	97	3,460	8,300	68	66	104,188	190,040	1,016	2,184	4,337	8,915	137	217	5,121	10,396	319,539	592,125	345,247	644,111
-Outside India	-	-	-	-	-	-	1	4	-	-	-	-	-	-	-	-	-	-	4	11	224	323
Estimates of IBNR and IBNER at the end of the period (net)	2,314	2,314	220	220	5,240	5,240	124	124	82,277	82,277	6,755	6,755	11,394	11,394	2,961	2,961	10,796	10,796	718,730	718,730	759,014	759,014
Estimates of IBNR and IBNER at the beginning of the period (net)	2,208	1,998	218	216	5,652	5,878	125	120	115,442	153,743	6,707	6,428	10,823	10,813	2,694	2,392	10,554	9,450	748,733	706,329	785,991	743,394

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		
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Claims Paid (Direct)	9,968	24,090	2,922	8,498	(0)	19	2,922	8,517	54,646	103,984	35,770	54,986	90,416	158,970	114,080	212,089	4,917	10,367	452	800	119,449	223,256	
Add -Re-insurance accepted to direct claims	709	1,550	31	89	(0)	(0)	(0)	89	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	11	11	(19)	(0)	11	
Less -Re-insurance Ceded to claims paid	(8,299)	(19,237)	(388)	(3,725)	0	(17)	(388)	(3,743)	(9,887)	(13,882)	(2,520)	(83,403)	(12,207)	(97,085)	(34,853)	(65,908)	(1,479)	(2,959)	(41)	(103)	(36,351)	(68,970)	
Net Claim Paid	2,378	6,383	2,566	4,862	0	2	2,566	4,864	44,599	90,302	33,250	(28,417)	78,209	61,885	79,217	146,181	3,438	7,419	19	437	897	83,088	154,297
Add Claims Outstanding at the end of the year	53,973	53,973	19,320	19,320	80	80	19,400	19,400	47,153	47,153	804,832	851,985	851,985	66,634	66,634	23,445	23,445	2,457	2,457	92,536	92,536		
Less Claims Outstanding at the beginning of the year	(50,268)	(46,372)	(18,303)	(17,307)	(75)	(73)	(18,378)	(17,380)	(45,852)	(39,728)	(800,910)	(689,447)	(846,492)	(729,175)	(65,079)	(50,113)	(23,522)	(22,426)	(2,398)	(2,044)	(90,998)	(74,583)	
Net Incurred Claims	6,063	13,954	3,583	6,875	5	9	3,588	6,884	46,530	97,727	37,172	86,968	83,702	184,695	80,772	162,702	3,361	8,438	492	1,110	84,625	172,250	
Claims Paid (Direct)																							
-In India	9,968	24,090	2,773	8,235	(0)	19	2,773	8,254	54,646	103,984	35,740	54,876	90,386	158,860	114,080	212,089	4,917	10,367	411	708	119,408	223,164	
-Outside India	-	-	149	262	-	-	149	262	-	-	30	110	30	110	-	-	-	-	4	92	41	92	
Estimates of IBNR and IBNER at the end of the period (net)	28,721	28,721	12,356	12,356	54	54	12,410	12,410	34,259	34,259	398,876	398,876	433,135	433,135	44,324	44,324	19,164	19,164	2,394	2,394	65,882	65,882	
Estimates of IBNR and IBNER at the beginning of the period (net)	26,828	23,439	11,338	10,699	50	47	11,388	10,745	31,637	27,864	436,518	367,221	468,155	395,085	48,811	37,977	18,872	19,796	2,197	2,022	69,880	59,796	

Particulars	Workmen's Compensation		Public/ Product Liability		Engineering		Aviation		Weather / Crop Insurance		Other Liability		Specialty		Home		Other Miscellaneous		Total Miscellaneous		Grand Total	Grand Total
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Claims Paid (Direct)	388	616	41	41	4,225	6,059	(0)	(0)	27,769	54,595	704	726	3,272	5,700	88	126	5,822	10,888	252,174	460,977	265,084	493,584
Add -Re-insurance accepted to direct claims	(0)	(0)	(0)	(0)	21	42																