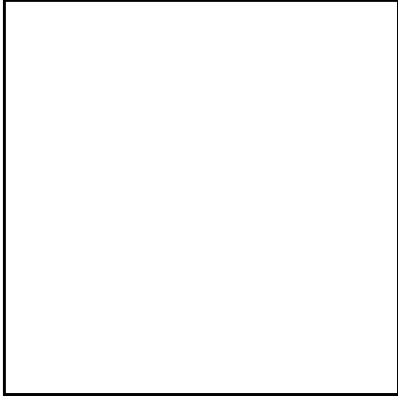


FORM NL-5 - CLAIMS SCHEDULE

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, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023
Claims Paid (Direct)	13,059	14,445	420	699	-	-	420	699	20,093	40,428	7,046	15,911	27,139	56,339	8,720	15,542	1,677	4,504	0	0	10,448	20,046
Add Re-insurance accepted to direct claims	14	64	3	33	-	-	3	33	-	-	-	-	-	-	(147)	(147)	-	-	-	-	(147)	(147)
Less Re-insurance Ceded to claims paid	12,059	12,792	352	584	-	-	352	584	5,794	9,707	(1,456)	(94)	5,718	9,623	302	649	685	2,337	0	0	1,047	2,886
<b>Net Claims Paid</b>	<b>1,022</b>	<b>1,696</b>	<b>71</b>	<b>149</b>	<b>-</b>	<b>-</b>	<b>71</b>	<b>149</b>	<b>14,299</b>	<b>30,721</b>	<b>8,502</b>	<b>15,955</b>	<b>22,800</b>	<b>46,716</b>	<b>8,263</b>	<b>14,746</b>	<b>992</b>	<b>2,167</b>	<b>0</b>	<b>0</b>	<b>9,254</b>	<b>16,913</b>
Add Claims Outstanding at the end of the period	3,461	3,461	289	289	1	1	290	290	13,733	13,733	1,41,732	1,41,732	1,55,465	1,55,465	7,199	7,199	8,794	8,794	3	3	15,996	15,996
Less Claims Outstanding at the beginning of the year	4,436	4,638	290	327	7	2	297	329	14,293	13,801	1,39,499	1,38,932	1,53,952	1,52,733	5,716	3,271	7,781	7,571	4	4	13,502	10,847
<b>Net Incurred Claims</b>	<b>48</b>	<b>520</b>	<b>70</b>	<b>111</b>	<b>(6)</b>	<b>(1)</b>	<b>64</b>	<b>111</b>	<b>13,738</b>	<b>30,652</b>	<b>10,575</b>	<b>18,795</b>	<b>24,313</b>	<b>49,442</b>	<b>9,744</b>	<b>18,674</b>	<b>2,005</b>	<b>3,390</b>	<b>(1)</b>	<b>(1)</b>	<b>11,748</b>	<b>22,663</b>
<b>Claims Paid (Direct)</b>	<b>13,059</b>	<b>14,445</b>	<b>340</b>	<b>519</b>	<b>-</b>	<b>-</b>	<b>340</b>	<b>519</b>	<b>20,093</b>	<b>40,428</b>	<b>7,046</b>	<b>15,911</b>	<b>27,139</b>	<b>56,339</b>	<b>8,720</b>	<b>15,542</b>	<b>1,677</b>	<b>4,504</b>	<b>0</b>	<b>0</b>	<b>10,448</b>	<b>20,046</b>
In India	-	-	70	181	-	-	70	181	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	735	735	82	82	1	1	84	84	3,337	3,337	65,320	65,320	68,667	68,667	3,337	3,337	4,333	4,333	-	-	7,670	7,670
Estimates of IBNR and IBNER at the beginning of the period (net)	690	728	71	91	7	2	78	93	2,636	3,008	65,455	70,640	68,091	73,648	2,686	1,486	3,708	1,563	-	-	6,393	3,049

- Notes:
- Incurred But Not Reported (IBNR), Incurred but not enough reported (IBNER) claims should be included in the amount for outstanding claims.
  - Claims includes specific claims settlement cost but not expenses of management.
  - The survey fees, legal and other expenses shall also form part of claims cost, wherever applicable.
  - Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realization.
  - Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium.



## 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, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023
Claims Paid (Direct)	12	13	13	15	113	124	-	-	12,622	33,112	-	0.03	756	1,572	51,008	1,11,236	64,506	1,26,181
Add Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(147)	(147)	(130)	(69)
Less Re-insurance Ceded to claims paid	1	1	1	1	91	101	-	-	9,790	25,775	-	0	315	407	15,983	38,893	27,886	52,209
<b>Net Claim Paid</b>	<b>11</b>	<b>12</b>	<b>12</b>	<b>14</b>	<b>22</b>	<b>23</b>	<b>-</b>	<b>-</b>	<b>2,832</b>	<b>7,338</b>	<b>-</b>	<b>0</b>	<b>441</b>	<b>1,165</b>	<b>35,373</b>	<b>72,181</b>	<b>36,466</b>	<b>74,027</b>
Add claims Outstanding at the end of the period	358	358	370	370	236	236	-	-	11,452	11,452	0	0	1,838	1,838	1,85,714	1,85,714	1,89,466	1,89,466
Less Claims Outstanding at the beginning of the year	207	234	1,086	162	225	257	-	-	4,680	9,313	0	0	1,895	2,043	1,75,548	1,75,589	1,80,281	1,80,558
<b>Net Incurred Claims</b>	<b>162</b>	<b>136</b>	<b>(794)</b>	<b>222</b>	<b>32</b>	<b>2</b>	<b>-</b>	<b>-</b>	<b>9,604</b>	<b>9,477</b>	<b>-</b>	<b>0</b>	<b>385</b>	<b>960</b>	<b>45,640</b>	<b>82,307</b>	<b>45,651</b>	<b>82,937</b>
<b>Claims Paid (Direct)</b>	<b>12</b>	<b>13</b>	<b>13</b>	<b>15</b>	<b>108</b>	<b>119</b>	<b>-</b>	<b>-</b>	<b>12,622</b>	<b>33,112</b>	<b>-</b>	<b>0</b>	<b>756</b>	<b>1,572</b>	<b>51,008</b>	<b>1,11,236</b>	<b>64,506</b>	<b>1,26,181</b>
In India	-	-	-	-	5	5	-	-	-	-	-	-	-	-	5	5	75	185
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	225	225	20	20	115	115	-	-	10,367	10,367	-	-	693	693	87,748	87,748	88,566	88,566
Estimates of IBNR and IBNER at the beginning of the period (net)	38	76	146	92	99	107	-	-	4,307	9,003	-	-	692	770	79,767	86,746	80,535	87,567

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, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022		
Claims Paid (Direct)	911	1,958	444	804	-	-	444	804	24,096	44,535	5,158	11,076	29,254	55,611	6,466	12,415	5,074	9,809	-	-	-	-	11,540	22,222
Add -Re-insurance ceded to direct claims	78	81	-	-	-	-	-	-	-	-	-	-	-	-	1,768	1,768	-	-	-	-	-	-	1,768	1,768
Less-Re-insurance Ceded to claims paid	218	620	343	646	-	-	343	646	1,136	2,146	351	873	1,487	3,019	586	1,351	3,403	6,209	-	0	0	3,089	7,562	
<b>Net Claim Paid</b>	<b>771</b>	<b>1,419</b>	<b>101</b>	<b>158</b>	<b>-</b>	<b>-</b>	<b>101</b>	<b>158</b>	<b>22,960</b>	<b>42,389</b>	<b>4,807</b>	<b>10,203</b>	<b>27,767</b>	<b>52,593</b>	<b>7,648</b>	<b>12,830</b>	<b>1,672</b>	<b>3,597</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>9,320</b>	<b>16,428</b>
Plus Claims Outstanding at the end of the year	5,138	5,138	378	378	1	1	379	379	12,224	12,224	1,29,489	1,29,489	1,41,713	1,41,713	3,905	3,905	6,832	6,832	1	1	1	1	10,739	10,739
Less Claims Outstanding at the beginning of the year	4,995	4,397	347	394	1	3	347	387	10,772	10,246	1,32,357	1,36,283	1,43,330	1,46,529	3,321	3,440	8,524	10,123	1	1	1	1	11,946	13,568
<b>Net Incurred Claims</b>	<b>933</b>	<b>2,158</b>	<b>132</b>	<b>153</b>	<b>0</b>	<b>(2)</b>	<b>133</b>	<b>151</b>	<b>24,412</b>	<b>44,367</b>	<b>1,728</b>	<b>3,409</b>	<b>26,190</b>	<b>47,777</b>	<b>8,233</b>	<b>13,293</b>	<b>(20)</b>	<b>308</b>	<b>(0)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8,212</b>	<b>13,599</b>
Claims Paid (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-In India	931	1,958	436	788	-	-	436	788	24,096	44,535	5,158	11,076	29,254	55,611	6,466	12,415	5,074	9,809	-	-	-	-	11,540	22,222
Outside India	-	-	8	16	-	-	8	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	685	685	123	123	1	1	124	124	1,588	1,588	64,727	64,727	66,316	66,316	1,191	1,191	1,263	1,263	-	-	-	-	2,455	2,455
Estimates of IBNR and IBNER at the beginning of the period (net)	729	685	112	123	1	4	113	127	1,200	1,580	61,761	64,727	62,969	66,316	866	1,191	1,413	1,263	-	-	-	-	2,279	2,455

- Notes:
- Incurred But Not Reported (IBNR), Incurred but not enough reported (IBNER) claims should be included in the amount for outstanding claims.
  - Claims include specific claims settlement cost but not expenses of management.
  - The surveyor fees, legal and other expenses shall also form part of claims cost, wherever applicable.
  - Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realization.
  - Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium.

## 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, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022
Claims Paid (Direct)	21	38	-	0	39	272	-	-	7,924	56,305	-	19	472	796	49,250	1,35,201	50,624	1,38,054
Add -Re-insurance accepted to direct claims	-	-	-	-	0	0	-	-	-	-	-	-	-	-	1,768	1,768	1,847	1,849
Less -Re-insurance Ceded to claims paid	1	2	-	0	32	246	-	-	7,379	44,200	-	18	149	216	13,036	55,209	13,598	56,531
<b>Net Claim Paid</b>	<b>20</b>	<b>33</b>	<b>-</b>	<b>0</b>	<b>7</b>	<b>26</b>	<b>-</b>	<b>-</b>	<b>545</b>	<b>12,139</b>	<b>-</b>	<b>1</b>	<b>324</b>	<b>550</b>	<b>37,982</b>	<b>81,700</b>	<b>38,673</b>	<b>83,368</b>
Less Claims Outstanding at the end of the year	326	326	116	116	254	254	-	-	5,125	5,125	0	0	2,013	2,013	1,60,306	1,60,306	1,65,823	1,65,823
Less Claims Outstanding at the beginning of the year	274	214	95	71	253	297	-	-	1,444	12,425	0	0	2,313	2,445	1,59,555	1,75,948	1,64,997	1,80,334
<b>Net Incurred Claims</b>	<b>71</b>	<b>145</b>	<b>21</b>	<b>45</b>	<b>8</b>	<b>(14)</b>	<b>-</b>	<b>-</b>	<b>4,226</b>	<b>4,859</b>	<b>0</b>	<b>1</b>	<b>44</b>	<b>138</b>	<b>38,723</b>	<b>66,548</b>	<b>39,798</b>	<b>68,857</b>
Claims Paid (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-In India	21	34	-	0	39	272	-	-	35,024	55,265	-	19	472	796	62,250	1,35,201	63,617	1,38,038
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	49
Estimates of IBNR and IBNER at the end of the period (net)	158	158	49	49	66	66	-	-	3,358	3,358	-	-	614	614	73,015	73,015	73,824	73,824
Estimates of IBNR and IBNER at the beginning of the period (net)	93	158	23	49	69	66	-	-	645	3,358	-	-	735	614	66,813	73,015	67,455	73,827