

FORM N-S - 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 March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024		
Claims Paid (Direct)	995	36,224	154	1,497	-	-	154	1,497	614	1,487	19,093	76,879	6,868	30,903	26,549	1,07,792	14,640	40,746	1,621	8,177	4	4	18,265	48,929
Add: Reinsurance ceded to direct claims	394	380	7	62	-	-	7	62	-	-	-	-	-	-	-	2,901	2,754	-	-	-	-	-	2,901	2,924
Less: Reinsurance Ceded to claims paid	930	12,413	374	1,665	-	-	374	1,665	8,956	25,540	3,283	1,466	12,889	29,006	2,570	1,812	570	1,688	0	0.18	3,143	7,500	44,183	
Net Claims Paid	394	4,591	247	478	-	-	247	478	18,847	53,329	3,273	27,457	14,449	78,776	14,079	38,696	1,051	4,488	4	4.36	18,622	44,183		
Add: Claims Outstanding at the end of the year	4,146	4,246	525	525	3	3	528	528	11,823	11,823	1,30,199	1,30,199	1,82,013	1,82,013	3,680	1,686	3,755	8,778	77.68	77.68	11,732	11,732		
Less: Claims Outstanding at the beginning of the year	4,777	4,638	560	377	2	2	362	328	13,179	13,801	1,43,619	1,38,932	1,38,932	1,58,799	1,52,773	7,139	3,271	9,052	7,571	76	4.47	16,467	18,847	
Net Incurred Claims	(212)	3,799	412	676	1	1	413	677	6,531	46,361	18,144	38,696	19,675	88,056	13,511	41,299	(1,225)	2,892	4	76.99	11,299	45,008		
Claims Paid (Direct)																								
- In India	945	16,224	123	1,193	-	-	123	1,193	19,893	76,879	6,866	30,903	26,549	1,07,792	14,640	40,748	1,621	8,177	4	4	18,265	48,929		
Outside India	-	-	31	304	-	-	31	304	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Estimate of IBNR and IBNER at the end of the period (INR)	748	749	182	182	3	3	185	185	4,271	54,936	54,936	59,267	59,267	3,202	3,202	1,499	1,499	-	-	-	-	4,881	4,881	
Estimate of IBNR and IBNER at the beginning of the period (INR)	732	732	84	84	2	2	86	83	3,772	3,066	62,405	70,646	66,177	71,644	3,245	1,466	5,005	1,563	-	-	-	6,248	5,049	

Notes:
 a) Incurred But Not Reported (IBNR), incurred but not enough reported (IBNER) claims should be included in the amount for outstanding claims.
 b) Claims include benefit claims settlement and but not expenses of management.
 c) The surplus line, high and other expenses shall also form part of claims cost, wherever applicable.
 d) Claims and should be adjusted for retention/retention ratio if it is within the capacity of the reinsurer.
 e) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium.

FORM N-S - CLAIMS SCHEDULE

(F to L-18A)

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 March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024
Claims Paid (Direct)	05	36	13	187	23	258	-	-	26,679	95,128	112	137	1,066	3,594	82,732	2,51,192	84,293	2,73,482
Add: Reinsurance ceded to direct claims	-	-	-	-	2	2	-	-	-	-	-	-	-	-	2,922	2,922	2,922	2,922
Less: Reinsurance Ceded to claims paid	1	2	1	18	28	172	-	-	26,527	87,674	112	136	375	1,100	42,272	1,95,887	43,576	1,19,885
Net Claims Paid	58	34	11	164	6	78	-	-	13,152	7,454	1	1	691	2,494	43,388	1,53,344	43,643	1,58,619
Less: Claims Outstanding at the end of the year	209	269	291	291	261	265	-	-	21,094	21,074	0	0	1,689	1,689	1,98,314	1,98,314	2,11,128	2,08,188
Less: Claims Outstanding at the beginning of the year	344	214	291	152	227	227	-	-	19,553	9,313	0	0	1,821	2,043	1,95,182	1,71,589	2,08,721	1,85,156
Net Incurred Claims	(177)	69	11	304	65	47	-	-	14,573	46,325	1	1	569	2,131	46,117	1,79,092	46,314	1,88,598
Claims Paid (Direct)																		
- In India	19	36	13	183	23	253	-	-	26,679	95,128	112	137	1,066	3,594	82,732	2,51,192	84,293	2,73,480
Outside India	-	-	-	-	-	2	-	-	-	-	-	-	-	-	-	-	-	2
Estimate of IBNR and IBNER at the end of the period (Net)	139	129	44	44	161	161	-	-	30,218	20,218	-	-	671	671	95,182	85,182	86,616	86,616
Estimate of IBNR and IBNER at the beginning of the period (net)	182	76	40	92	93	187	-	-	17,664	9,663	-	-	673	774	92,480	86,746	93,223	82,587

FORM N-S - CLAIMS SCHEDULE

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor GD		Motor TP		Total Public		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023
Claims Paid (Direct)	931	3,603	281	1,348	-	-	281	1,348	23,294	93,640	6,792	28,364	30,857	1,31,903	7,893	27,939	2,946	17,780	-	1	10,829	47,220
Add Reinsurance ceded to direct claims	-	81	-	-	-	-	-	-	-	-	-	-	-	-	9,187	1,508	-	-	-	-	1,587	1,600
Less Reinsurance Ceded to claims paid	(480)	436	150	1,021	-	-	150	1,021	3,284	7,350	2,881	4,727	6,361	12,037	340	2,086	3,036	12,616	-	0	1,377	14,701
Net Claims Paid	451	3,257	131	328	-	-	131	328	20,009	86,290	3,911	23,637	24,496	1,19,866	8,739	26,453	(90)	5,164	-	1	8,648	24,618
Add Claims Outstanding at the end of the year	4,638	4,638	327	327	2	2	329	329	13,801	13,801	1,38,932	1,38,932	1,53,751	1,52,713	3,271	3,271	7,571	7,571	4	4	10,847	10,847
Less Claims Outstanding at the beginning of the year	5,439	4,399	416	384	2	3	418	387	13,273	10,246	1,32,801	1,38,283	1,46,073	1,46,539	4,857	3,443	6,794	10,123	4	1	11,565	11,568
Net Incurred Claims	518	3,496	43	371	1	(1)	43	378	26,529	88,895	16,832	26,175	38,561	1,16,679	7,154	28,381	777	2,613	-	4	7,831	31,688
Claims Paid (Ceded)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Ch. Inds	931	3,603	281	1,348	-	-	281	1,348	23,294	93,640	6,792	28,364	30,857	1,31,903	7,893	27,939	2,946	17,780	-	1	10,829	47,220
Outside Inds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (Inds)	728	728	91	91	2	2	93	93	3,008	3,008	70,640	70,640	73,648	73,648	1,486	1,486	1,563	1,563	-	-	3,048	3,048
Estimates of IBNR and IBNER at the beginning of the period (Inds)	764	764	139	94	2	3	140	97	3,212	1,897	70,739	66,660	73,051	66,937	2,047	1,508	1,520	1,423	-	-	3,566	2,661

Notes:
a) Incurred But Not Reported (IBNR), Incurred but not enough reported (IBNER) claims should be included in the amount for outstanding claims.
b) Claims include specific claims settlement cost but not expenses of management.
c) The surplus, fees, legal and other expenses shall also form part of claims cost, wherever applicable.
d) Claims cost should be disclosed for individual segment where it forms a sufficient portion of the segment.
e) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium.

FORM N.S. - CLAIMS SCHEDULE

Particulars	Workman's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trench Cuts		Other Miscellaneous		Total Miscellaneous		Grand Total	
	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended
	March 31, 2023	March 31, 2023	March 31, 2023	March 31, 2023	March 31, 2023	March 31, 2023	March 31, 2023	March 31, 2023	March 31, 2023	March 31, 2023	March 31, 2023	March 31, 2023	March 31, 2023	March 31, 2023	March 31, 2023	March 31, 2023	March 31, 2023	March 31, 2023
Claims Paid (Direct)	1	74	6	6	12	490	-	-	13,693	84,874	-	19	467	1,754	55,135	2,54,941	56,317	2,59,792
Add Reinsurance ceded to direct claims	-	-	-	-	13	1	-	-	-	-	-	-	-	-	3,188	1,560	1,189	1,662
Less Reinsurance Ceded to claims paid	0	4	0	0	(14)	292	-	-	(8,083)	65,746	(1)	17	659	975	26,769	81,273	20,510	94,719
Net Claims Paid	1	70	6	6	11	499	-	-	5,610	19,128	1	2	(192)	779	35,554	1,66,178	36,996	1,66,754
Add Claims Outstanding at the end of the year	234	234	162	162	257	257	-	-	9,313	9,313	0	0	2,043	2,043	1,75,089	1,75,089	1,80,551	1,80,556
Less Claims Outstanding at the beginning of the year	349	214	141	71	246	297	-	-	6,661	12,405	0	0	2,154	2,445	1,67,209	1,75,548	1,71,061	1,80,134
Net Incurred Claims	(114)	91	26	97	179	160	-	-	5,643	16,516	1	2	(192)	377	43,894	1,63,310	44,466	1,64,977
Claims Paid (Direct)																		
- In India	1	74	6	6	12	490	-	-	13,693	84,874	-	19	467	1,754	55,135	2,54,941	56,317	2,59,792
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (Cr/L)	76	76	92	92	187	187	-	-	9,083	9,083	-	-	770	770	86,746	86,746	87,567	87,567
Estimates of IBNR and IBNER at the beginning of the period (Cr/L)	203	70	73	28	98	86	-	-	6,465	10,542	-	-	836	755	84,295	81,428	85,219	82,308