

FORM M-S - CLAIMS SCHEDULE

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OO		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024
Claims Paid (Direct)	1,086	1,086	211	211	-	-	211	211	17,976	17,976	6,598	6,598	26,474	26,474	7,651	7,651	1,978	1,978	2	2	9,591	9,591
Add: Reinsurance accepted to direct claims	33	33	3	3	-	-	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Reinsurance Ceded to claims paid	879	879	117	117	-	-	117	117	8,281	8,281	824	824	9,105	9,105	1,518	1,518	1,016	1,016	-	-	2,534	2,534
Net Claims Paid	442	442	97	97	-	-	97	97	9,995	9,995	7,774	7,774	17,369	17,369	6,133	6,133	962	962	2	2	6,967	6,967
Add: Claims Outstanding at the end of the quarter	4,192	4,192	624	624	3	3	625	625	11,967	11,967	3,326	3,326	15,293	15,293	7,999	7,999	6,332	6,332	184	184	13,985	13,985
Less: Claims Outstanding at the beginning of the year	4,346	4,346	525	525	3	3	528	528	11,923	11,923	3,300	3,300	15,223	15,223	5,880	5,880	5,775	5,775	77	77	11,732	11,732
Net Incurred Claims	388	388	196	196	(2)	(2)	194	194	8,739	8,739	7,760	7,760	17,499	17,499	7,722	7,722	1,419	1,419	79	79	8,238	8,238
Claims Paid (Direct)																						
- In: Intra	1,388	1,388	193	193	-	-	193	193	17,876	17,876	8,598	8,598	26,474	26,474	7,651	7,651	1,878	1,878	2	2	9,591	9,591
- Outside Intra	-	-	18	18	-	-	18	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	777	777	90	90	1	1	100	100	4,388	4,388	55,173	55,173	55,513	55,513	2,808	2,808	1,936	1,936	-	-	4,866	4,866
Estimates of IBNR and IBNER at the beginning of the period (net)	748	748	182	182	3	3	185	185	4,271	4,271	54,936	54,936	58,267	58,267	2,302	2,302	1,499	1,499	-	-	4,861	4,861

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OO		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023
Claims Paid (Direct)	1,386	1,386	280	280	-	-	280	280	20,325	20,325	8,865	8,865	29,200	29,200	6,771	6,771	1,771	1,771	0	0	9,598	9,598
Add: Reinsurance accepted to direct claims	30	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Reinsurance Ceded to claims paid	742	742	232	232	-	-	232	232	3,913	3,913	1,373	1,373	5,286	5,286	807	807	1,653	1,653	0	0	1,959	1,959
Net Claims Paid	674	674	78	78	-	-	78	78	16,423	16,423	7,492	7,492	23,914	23,914	6,484	6,484	1,198	1,198	0	0	7,689	7,689
Add: Claims Outstanding at the end of the quarter	4,436	4,436	260	260	7	7	267	267	14,293	14,293	3,368	3,368	17,661	17,661	5,716	5,716	7,761	7,761	4	4	13,522	13,522
Less: Claims Outstanding at the beginning of the year	4,438	4,438	227	227	2	2	229	229	11,801	11,801	1,382	1,382	13,183	13,183	3,711	3,711	7,571	7,571	4	4	10,947	10,947
Net Incurred Claims	472	472	42	42	5	5	47	47	16,914	16,914	8,220	8,220	25,134	25,134	6,809	6,809	1,385	1,385	0	0	10,314	10,314
Claims Paid (Direct)																						
- In: Intra	1,386	1,386	170	170	-	-	170	170	20,325	20,325	8,865	8,865	29,200	29,200	6,771	6,771	2,027	2,027	0	0	9,998	9,998
- Outside Intra	-	-	110	110	-	-	110	110	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	680	680	71	71	7	7	78	78	2,024	2,024	66,455	66,455	68,091	68,091	2,086	2,086	2,768	2,768	-	-	6,393	6,393
Estimates of IBNR and IBNER at the beginning of the period (net)	728	728	91	91	2	2	93	93	2,008	2,008	70,640	70,640	72,648	72,648	1,486	1,486	1,563	1,563	-	-	2,989	2,989

Notes:
 (1) Intra and Non Reported (INNR), incurred but not enough reported (IBNER) claims should be included in the account for outstanding claims.
 (2) Claims include specific claims settlement cost but not expenses of management.
 (3) The average loss, total and other expenses shall also form part of claims cost, wherever applicable.
 (4) Claims cost should be adjusted for estimated savings value if there is a sufficient certainty of its realization.
 (5) Separate disclosure to be made for re-operations/repairs which contribute more than 10 percent of the total gross direct premium.

FORM N.S. - CLAIMS SCHEDULE

(F to L636)

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 June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024
Claims Paid (Direct)	16	16	174	174	75	75	-	-	21,256	21,256	-	-	589	589	69,485	69,485	76,961	76,961
Add: Reinsurance accepted to direct claims	-	-	-	-	1	1	-	-	-	-	-	-	-	-	-	-	1	1
Less: Reinsurance Ceded to claims paid	1	1	23	23	62	62	-	-	16,639	16,639	-	-	287	287	31,651	31,651	32,647	32,647
Net Claims Paid	15	15	151	151	14	14	-	-	14,617	14,617	-	-	302	302	37,835	37,835	38,374	38,374
Add: Claims Outstanding at the end of the quarter	322	322	(146)	(146)	308	308	-	-	17,973	17,973	-	-	1,323	1,323	1,961,052	1,961,052	2,008,619	2,008,619
Less: Claims Outstanding at the beginning of the year	269	269	391	391	265	265	-	-	21,974	21,974	-	-	1,889	1,889	1,981,333	1,981,333	2,011,187	2,011,187
Net Incurred Claims	78	78	(45)	(45)	57	57	-	-	8,514	8,514	-	-	138	138	35,304	35,304	36,064	36,064
Claims Paid (Direct)																		
- In India	16	16	174	174	75	75	-	-	21,256	21,256	-	-	589	589	69,485	69,485	76,961	76,961
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimate of IBNR and IBNER at the end of the period (net)	161	161	12	12	160	160	-	-	17,693	17,693	-	-	691	691	83,246	83,246	83,233	83,233
Estimate of IBNR and IBNER at the beginning of the period (net)	128	128	44	44	161	161	-	-	20,218	20,218	-	-	671	671	85,163	85,163	86,617	86,617

(F to L636)

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 June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023
Claims Paid (Direct)	2	2	2	2	11	11	-	-	20,400	20,400	0	0	815	815	68,118	68,118	61,794	61,794
Add: Reinsurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	61
Less: Reinsurance Ceded to claims paid	0	0	0	0	0	0	-	-	15,905	15,905	0	0	92	92	23,310	23,310	24,294	
Net Claims Paid	2	2	2	2	11	11	-	-	4,495	4,495	0	0	723	723	44,808	44,808	37,561	37,561
Add: Claims Outstanding at the end of the quarter	207	207	1,066	1,066	225	225	-	-	4,680	4,680	0	0	1,895	1,895	1,71,548	1,71,548	1,81,281	1,81,281
Less: Claims Outstanding at the beginning of the year	224	224	182	182	257	257	-	-	9,111	9,111	0	0	2,041	2,041	1,71,500	1,71,500	1,81,536	1,81,536
Net Incurred Claims	(16)	(16)	884	884	(31)	(31)	-	-	(1,127)	(1,127)	0	0	878	(151)	36,767	36,767	37,285	37,285
Claims Paid (Direct)																		
- In India	2	2	2	2	11	11	-	-	20,400	20,400	0	0	815	815	68,118	68,118	61,674	61,674
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	61
Estimate of IBNR and IBNER at the end of the period (net)	38	38	146	146	89	89	-	-	4,387	4,387	-	-	692	692	79,767	79,767	80,025	80,025
Estimate of IBNR and IBNER at the beginning of the period (net)	76	76	92	92	187	187	-	-	6,003	6,003	-	-	770	770	86,746	86,746	87,587	87,587