

FORM H-S - CLAIMS SCHEDULE

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor GO		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)	1,388	1,388	211	211	-	-	211	211	17,876	17,876	6,598	6,598	26,474	26,474	7,621	7,621	1,878	1,878	2	2	9,501	9,501
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	1,118	1,118	1,016	1,016	-	-	2,134	2,134
<b>Net Claims Paid</b>	<b>442</b>	<b>442</b>	<b>97</b>	<b>97</b>	<b>-</b>	<b>-</b>	<b>97</b>	<b>97</b>	<b>9,395</b>	<b>9,395</b>	<b>7,774</b>	<b>7,774</b>	<b>17,369</b>	<b>17,369</b>	<b>6,103</b>	<b>6,103</b>	<b>862</b>	<b>862</b>	<b>24</b>	<b>24</b>	<b>24.89</b>	<b>6,967</b>
Add: Claims Outstanding at the end of the quarter	4,192	4,192	624	624	3	3	625	625	11,987	11,987	1,361,176	1,361,176	1,82,143	1,82,143	7,499	7,499	6,332	6,332	194	194	13,985	13,985
Less: Claims Outstanding at the beginning of the year	4,346	4,346	525	525	3	3	528	528	11,823	11,823	1,361,193	1,361,193	1,82,213	1,82,213	5,889	5,889	5,775	5,775	77	77	11,752	11,752
<b>Net Incurred Claims</b>	<b>388</b>	<b>388</b>	<b>196</b>	<b>196</b>	<b>(2)</b>	<b>(2)</b>	<b>194</b>	<b>194</b>	<b>9,739</b>	<b>9,739</b>	<b>7,769</b>	<b>7,769</b>	<b>17,499</b>	<b>17,499</b>	<b>7,722</b>	<b>7,722</b>	<b>1,419</b>	<b>1,419</b>	<b>161</b>	<b>161</b>	<b>9,238</b>	<b>9,238</b>
Claims Paid (Direct)																						
-In India	1,388	1,388	193	193	-	-	193	193	17,876	17,876	6,598	6,598	26,474	26,474	7,621	7,621	1,878	1,878	2	2	9,501	9,501
-Outside India	-	-	18	18	-	-	18	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Estimate of IBNR and IBNER at the end of the period (net)</b>	<b>777</b>	<b>777</b>	<b>99</b>	<b>99</b>	<b>1</b>	<b>1</b>	<b>100</b>	<b>100</b>	<b>4,389</b>	<b>4,389</b>	<b>15,173</b>	<b>15,173</b>	<b>19,513</b>	<b>19,513</b>	<b>2,839</b>	<b>2,839</b>	<b>1,936</b>	<b>1,936</b>	<b>-</b>	<b>-</b>	<b>4,865</b>	<b>4,865</b>
<b>Estimate of IBNR and IBNER at the beginning of the period (net)</b>	<b>749</b>	<b>749</b>	<b>102</b>	<b>102</b>	<b>3</b>	<b>3</b>	<b>105</b>	<b>105</b>	<b>4,271</b>	<b>4,271</b>	<b>14,936</b>	<b>14,936</b>	<b>19,267</b>	<b>19,267</b>	<b>2,302</b>	<b>2,302</b>	<b>1,499</b>	<b>1,499</b>	<b>-</b>	<b>-</b>	<b>4,861</b>	<b>4,861</b>

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor GO		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	289	289	-	-	289	289	20,325	20,325	8,865	8,865	29,200	29,200	6,771	6,771	2,827	2,827	0	0	9,598	9,598
Add: Reinsurance accepted to direct claims	30	30	30	30	-	-	30	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Reinsurance Ceded to claims paid	742	742	232	232	-	-	232	232	3,913	3,913	1,373	1,373	5,305	5,305	287	287	1,653	1,653	0	0	1,959	1,959
<b>Net Claims Paid</b>	<b>674</b>	<b>674</b>	<b>76</b>	<b>76</b>	<b>-</b>	<b>-</b>	<b>76</b>	<b>76</b>	<b>16,412</b>	<b>16,412</b>	<b>7,492</b>	<b>7,492</b>	<b>23,895</b>	<b>23,895</b>	<b>6,484</b>	<b>6,484</b>	<b>1,174</b>	<b>1,174</b>	<b>0</b>	<b>0</b>	<b>7,639</b>	<b>7,639</b>
Add: Claims Outstanding at the end of the quarter	4,436	4,436	299	299	7	7	297	297	14,293	14,293	1,36,088	1,36,088	1,33,959	1,33,959	5,716	5,716	7,761	7,761	4	4	13,502	13,502
Less: Claims Outstanding at the beginning of the year	4,436	4,436	227	227	2	2	229	229	13,851	13,851	1,36,082	1,36,082	1,32,735	1,32,735	5,371	5,371	7,571	7,571	4	4	10,947	10,947
<b>Net Incurred Claims</b>	<b>472</b>	<b>472</b>	<b>42</b>	<b>42</b>	<b>5</b>	<b>5</b>	<b>47</b>	<b>47</b>	<b>16,914</b>	<b>16,914</b>	<b>8,220</b>	<b>8,220</b>	<b>25,124</b>	<b>25,124</b>	<b>8,409</b>	<b>8,409</b>	<b>1,385</b>	<b>1,385</b>	<b>0</b>	<b>0</b>	<b>10,314</b>	<b>10,314</b>
Claims Paid (Direct)																						
-In India	1,386	1,386	179	179	-	-	179	179	20,325	20,325	8,865	8,865	29,200	29,200	6,771	6,771	2,827	2,827	0	0	9,598	9,598
-Outside India	-	-	110	110	-	-	110	110	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Estimate of IBNR and IBNER at the end of the period (net)</b>	<b>699</b>	<b>699</b>	<b>71</b>	<b>71</b>	<b>7</b>	<b>7</b>	<b>78</b>	<b>78</b>	<b>2,624</b>	<b>2,624</b>	<b>65,457</b>	<b>65,457</b>	<b>68,091</b>	<b>68,091</b>	<b>2,096</b>	<b>2,096</b>	<b>3,768</b>	<b>3,768</b>	<b>-</b>	<b>-</b>	<b>4,393</b>	<b>4,393</b>
<b>Estimate of IBNR and IBNER at the beginning of the period (net)</b>	<b>728</b>	<b>728</b>	<b>91</b>	<b>91</b>	<b>2</b>	<b>2</b>	<b>93</b>	<b>93</b>	<b>3,098</b>	<b>3,098</b>	<b>70,640</b>	<b>70,640</b>	<b>73,648</b>	<b>73,648</b>	<b>1,486</b>	<b>1,486</b>	<b>1,563</b>	<b>1,563</b>	<b>-</b>	<b>-</b>	<b>3,989</b>	<b>3,989</b>

Notes:  
a) Amount Not Reported (NBR), 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 average loss, legal and other expenses that are from part of claim cost, wherever applicable.  
d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realization.  
e) Separate disclosure to be made for general liability segment which contributes more than 10 percent of the total gross direct premium.

FORM H-5 - CLAIMS SCHEDULE

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
	16	16	174	174	75	75	-	-	12,256	12,256	-	-	589	589	65,485	65,485	76,964	76,964
Claims Paid (Direct)	-	-	-	-	5	5	-	-	-	-	-	-	-	-	1	1	32	32
Add: Reinsurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	951	951	14	14	-	-	12,617	12,617	-	-	302	302	37,835	37,835	38,374	38,374
Add: Claims Outstanding at the end of the quarter	332	332	(590)	(100)	308	308	-	-	17,875	17,875	-	-	1,329	1,329	1,06,262	1,06,262	2,06,619	2,06,619
Less: Claims Outstanding at the beginning of the year	209	209	391	391	205	205	-	-	21,974	21,974	-	-	1,889	1,889	1,98,333	1,98,333	2,03,187	2,03,187
Net Incurred Claims	78	78	(45)	(4)	17	17	-	-	8,514	8,514	-	-	138	138	35,504	35,504	36,064	36,064
Claims Paid (Direct)																		
- In India	16	16	174	174	75	75	-	-	12,256	12,256	-	-	589	589	65,485	65,485	76,964	76,964
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	28	28
Estimate of IBNR and IBNER at the end of the period (net)	161	161	12	12	160	160	-	-	17,693	17,693	-	-	691	691	83,046	83,046	83,923	83,923
Estimate of IBNR and IBNER at the beginning of the period (net)	129	129	44	44	101	101	-	-	20,210	20,210	-	-	671	671	85,163	85,163	86,517	86,517

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
	2	2	2	2	11	11	-	-	20,400	20,400	0	0	815	815	60,118	60,118	81,794	81,794
Claims Paid (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	61	61
Add: Reinsurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Reinsurance Ceded to claims paid	0	0	0	0	0	0	-	-	15,985	15,985	0	0	92	92	23,110	23,110	24,394	24,394
Net Claims Paid	0	0	0	0	0	0	-	-	4,408	4,408	0	0	724	724	24,898	24,898	25,561	25,561
Add: Claims Outstanding at the end of the quarter	207	207	1,086	1,086	225	225	-	-	4,680	4,680	0	0	1,895	1,895	1,71,548	1,71,548	1,80,281	1,80,281
Less: Claims Outstanding at the beginning of the year	224	224	182	182	257	257	-	-	9,113	9,113	0	0	2,045	2,045	1,71,589	1,71,589	1,80,556	1,80,556
Net Incurred Claims	(16)	(16)	904	904	(32)	(32)	-	-	(1,277)	(1,277)	0	0	876	876	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	60,118	60,118	81,674	81,674
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	140	140
Estimate of IBNR and IBNER at the end of the period (net)	38	38	140	140	99	99	-	-	4,307	4,307	-	-	692	692	79,767	79,767	80,525	80,525
Estimate of IBNR and IBNER at the beginning of the period (net)	76	76	92	92	107	107	-	-	9,001	9,001	-	-	770	770	86,746	86,746	87,567	87,567