

(Amount in Rs. 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 2024	Up to the Quarter Ended September, 30 2024	For the Quarter Ended September, 30 2024	Up to the Quarter Ended September, 30 2024	For the Quarter Ended September, 30 2024	Up to the Quarter Ended September, 30 2024	For the Quarter Ended September, 30 2024	Up to the Quarter Ended September, 30 2024	For the Quarter Ended September, 30 2024	Up to the Quarter Ended September, 30 2024	For the Quarter Ended September, 30 2024	Up to the Quarter Ended September, 30 2024	For the Quarter Ended September, 30 2024	Up to the Quarter Ended September, 30 2024	For the Quarter Ended September, 30 2024	Up to the Quarter Ended September, 30 2024	For the Quarter Ended September, 30 2024	Up to the Quarter Ended September, 30 2024	For the Quarter Ended September, 30 2024	Up to the Quarter Ended September, 30 2024	For the Quarter Ended September, 30 2024	Up to the Quarter Ended September, 30 2024
	Claims Paid (Direct)	1,430	2,027	154	268	-	-	154	268	9,280	16,600	1,547	2,265	10,827	19,865	9,922	17,707	305	618	(0)	-	10,227
Add Re-insurance accepted to direct claims	39	84	1	1	-	-	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less Re-insurance Ceded to claims paid	1,675	1,542	82	165	-	-	82	165	3,736	6,832	124	184	3,860	7,016	2,745	5,145	137	241	-	-	2,882	5,386
Net Claim Paid	364	499	73	104	-	-	73	104	5,544	9,998	1,423	2,081	6,967	12,879	7,177	12,562	168	377	-	-	7,345	12,939
Add Claims Outstanding at the end of the year	1,986	1,786	117	137	-	-	117	137	3,741	3,241	75,193	75,130	78,934	78,923	6,209	6,926	866	866	7	7	7,085	7,683
Less Claims Outstanding at the beginning of the year	1,738	1,456	132	86	-	-	132	86	1,663	3,027	70,432	65,206	75,076	68,733	5,555	4,718	685	663	1	-	6,241	5,381
Net Incurred Claims	351	739	78	155	-	-	78	155	5,622	10,742	6,121	11,508	11,743	22,212	7,821	14,653	349	589	6	7	8,186	14,649
Claims Paid (Direct)	1,430	2,027	154	268	-	-	154	268	9,280	16,600	1,547	2,265	10,827	19,865	9,922	17,707	305	618	(0)	-	10,227	18,325
-In India	-	-																				
-Outside India	115	315	68	68	-	-	68	68	717	717	49,524	49,524	50,641	50,641	3,088	3,088	404	404	2	2	3,464	3,201
Estimates of IBNR and IBNER at the end of the period (net)	398	561	60	58	-	-	60	58	737	749	46,524	43,751	47,271	44,561	2,877	2,779	404	404	1	1	3,182	3,201

1/10/2024 (Refer Note No. 10)

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)	251	308	182	443	-	-	182	443	5,475	10,268	1,134	1,653	6,609	11,921	8,038	14,954	299	434	-	-	8,337
Add Re-insurance accepted to direct claims	456	474	11	11	-	-	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less Re-insurance Ceded to claims paid	395	455	155	366	-	-	155	366	1,528	2,223	92	124	1,650	2,347	2,859	3,110	124	161	-	-	2,774	3,223
Net Claim Paid	112	127	38	88	-	-	38	88	3,927	7,045	1,042	1,529	4,959	8,574	5,388	9,844	175	273	-	-	5,563	10,137
Add Claims Outstanding at the end of the year	1,642	1,623	62	62	-	-	62	62	2,798	2,798	57,981	57,981	60,779	57,742	5,732	5,732	1,100	1,100	-	-	6,832	6,832
Less Claims Outstanding at the beginning of the year	1,471	1,476	60	60	-	-	60	60	3,123	3,023	54,766	50,756	57,911	53,895	4,911	4,307	1,078	889	-	-	5,989	5,286
Net Incurred Claims	264	276	40	110	-	-	40	110	3,582	6,820	4,254	8,634	7,836	15,454	6,209	11,269	197	384	-	-	6,406	11,653
Claims Paid (Direct)	251	308	182	443	-	-	182	443	5,475	10,268	1,134	1,653	6,609	11,921	8,038	14,954	299	434	-	-	8,337	15,388
-In India	251	308	182	443	-	-	182	443	5,475	10,268	1,134	1,653	6,609	11,921	8,038	14,954	299	434	-	-	8,337	15,388
-Outside India	-	-																				
Estimates of IBNR and IBNER at the end of the period (net)	792	792	42	42	-	-	42	42	764	764	39,131	39,131	39,895	39,895	2,116	2,116	331	331	-	-	2,447	2,447
Estimates of IBNR and IBNER at the beginning of the period (net)	929	1,073	32	32	-	-	32	32	862	862	36,509	36,509	37,371	37,371	2,222	2,222	413	413	-	-	2,635	2,635

1/10/2023 (Refer Note No. 10)

Particulars	Miscellaneous																(Amount in Rs. Lakhs)	
	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ⁽¹⁾		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	For the Quarter Ended September, 30 2024	Up to the Quarter Ended September, 30 2024	For the Quarter Ended September, 30 2024	Up to the Quarter Ended September, 30 2024	For the Quarter Ended September, 30 2024	Up to the Quarter Ended September, 30 2024	For the Quarter Ended September, 30 2024	Up to the Quarter Ended September, 30 2024	For the Quarter Ended September, 30 2024	Up to the Quarter Ended September, 30 2024	For the Quarter Ended September, 30 2024	Up to the Quarter Ended September, 30 2024	For the Quarter Ended September, 30 2024	Up to the Quarter Ended September, 30 2024	For the Quarter Ended September, 30 2024	Up to the Quarter Ended September, 30 2024	For the Quarter Ended September, 30 2024	Up to the Quarter Ended September, 30 2024
Claims Paid (Direct)	35	62	-	-	115	195	-	-	-	-	-	-	227	312	23,431	37,079	23,015	40,274
Add: Re-insurance accepted to direct claims	-	-	-	-	60	-	-	-	-	-	-	-	-	-	60	-	11	15
Less: Re-insurance Ceded to claims paid	1	2	-	-	71	119	-	-	-	-	-	-	151	202	6,965	12,715	8,123	14,432
Net Claims Paid	34	60	-	-	44	76	-	-	-	-	-	-	76	110	14,466	25,264	14,903	25,857
Add Claims Outstanding at the end of the year	108	128	3	3	38	38	-	-	-	-	-	-	245	355	86,467	86,467	86,309	86,389
Less Claims Outstanding at the beginning of the year	121	78	2	2	45	63	-	-	-	-	-	-	375	280	80,879	75,537	82,803	76,168
Net Incurred Claims	41	130	1	1	37	51	-	-	-	-	-	-	46	175	20,054	37,194	20,489	36,088
Claims Paid (Direct)	35	62	-	-	115	195	-	-	-	-	-	-	227	312	23,431	37,079	23,015	40,274
-In India	-	-																
-Outside India	-	-																
Estimates of IBNR and IBNER at the end of the period (net)	12	12	3	3	33	33	-	-	-	-	-	-	98	96	54,740	54,740	54,622	54,622
Estimates of IBNR and IBNER at the beginning of the period (net)	14	71	2	1	40	40	-	-	-	-	-	-	93	133	50,762	47,900	51,550	48,525

⁽¹⁾ Details refer to Part B(2)(b)

Particulars	Miscellaneous																(Amount in Rs. Lakhs)		
	Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ⁽¹⁾		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	-	-	40	114	-	-	-	-	-	-	457	518	15,455	27,954	15,888	28,706	
Add: Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	1	2	1	2	468	487
Less: Re-insurance Ceded to claims paid	1	1	-	-	26	77	-	-	-	-	-	-	378	426	4,833	9,154	3,595	11,143	
Net Claims Paid	11	12	-	-	14	37	-	-	-	-	-	-	80	94	10,646	18,804	10,795	18,050	
Add Claims Outstanding at the end of the year	130	130	1	1	66	66	-	-	-	-	-	-	514	514	68,322	68,322	70,007	70,007	
Less Claims Outstanding at the beginning of the year	110	109	1	-	60	65	-	-	-	-	-	-	514	382	64,606	59,731	64,120	61,245	
Net Incurred Claims	22	33	-	1	20	38	-	-	-	-	-	-	80	246	14,364	27,425	14,668	27,811	
Claims Paid (Direct)	12	13	-	-	40	114	-	-	-	-	-	-	457	518	15,455	27,954	15,888	28,706	
-In India	12	13	-	-	40	114	-	-	-	-	-	-	457	518	15,455	27,954	15,888	28,706	
-Outside India	-	-																	
Estimates of IBNR and IBNER at the end of the period (net)	50	50	1	1	43	43	-	-	-	-	-	-	246	246	42,682	42,682	43,516	43,516	
Estimates of IBNR and IBNER at the beginning of the period (net)	80	80	0	0	54	54	-	-	-	-	-	-	270	270	40,410	40,410	41,371	41,515	

⁽¹⁾ Details refer to Part B(2)(b)