

(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 March,31 2025 | Up to the Quarter Ended March,31 2025 | For the Quarter Ended March,31 2025 | Up to the Quarter Ended March,31 2025 | For the Quarter Ended March,31 2025 | Up to the Quarter Ended March,31 2025 | For the Quarter Ended March,31 2025 | Up to the Quarter Ended March,31 2025 | For the Quarter Ended March,31 2025 | Up to the Quarter Ended March,31 2025 | For the Quarter Ended March,31 2025 | Up to the Quarter Ended March,31 2025 | For the Quarter Ended March,31 2025 | Up to the Quarter Ended March,31 2025 | For the Quarter Ended March,31 2025 | Up to the Quarter Ended March,31 2025 | For the Quarter Ended March,31 2025 | Up to the Quarter Ended March,31 2025 | For the Quarter Ended March,31 2025 | Up to the Quarter Ended March,31 2025 | For the Quarter Ended March,31 2025 | Up to the Quarter Ended March,31 2025 |
| Claims Paid (Direct) | 2,069 | 5,375 | 314 | 742 | - | - | 314 | 742 | 13,548 | 41,777 | 2,917 | 7,109 | 16,465 | 48,886 | 13,365 | 42,942 | 526 | 1,696 | 2 | 9 | 13,893 | 44,647 |
| Add :Re-insurance accepted to direct claims | 714 | 744 | 9 | 10 | - | - | 9 | 10 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Less :Re-insurance Ceded to claims paid | 2,117 | 4,574 | 68 | 285 | - | - | 68 | 285 | 5,405 | 16,592 | 149 | 472 | 5,554 | 17,064 | 3,577 | 11,991 | 157 | 594 | 0 | 0 | 3,734 | 12,585 |
| Net Claim Paid | 666 | 1,545 | 255 | 467 | - | - | 255 | 467 | 8,143 | 25,185 | 2,768 | 6,637 | 10,911 | 31,822 | 9,788 | 30,951 | 369 | 1,102 | 2 | 9 | 10,159 | 32,062 |
| Add Claims Outstanding at the end of the year | 1,766 | 1,766 | 679 | 679 | - | - | 679 | 679 | 3,355 | 3,355 | 84,723 | 84,723 | 88,078 | 88,078 | 14,558 | 14,558 | 705 | 705 | 9 | 9 | 15,272 | 15,272 |
| Less Claims Outstanding at the beginning of the year | 2,114 | 1,545 | 450 | 86 | - | - | 450 | 86 | 3,353 | 3,027 | 80,388 | 65,706 | 83,741 | 68,733 | 6,561 | 4,718 | 787 | 663 | 9 | - | 7,357 | 5,381 |
| Net Incurred Claims | 318 | 1,766 | 484 | 1,060 | - | - | 484 | 1,060 | 8,145 | 25,513 | 7,103 | 25,654 | 15,248 | 51,167 | 17,785 | 40,791 | 287 | 1,144 | 2 | 18 | 18,074 | 41,953 |
| Claims Paid (Direct) | | | | | | | | | | | | | | | | | | | | | | |
| -In India | 2,069 | 5,375 | 314 | 742 | - | - | 314 | 742 | 13,548 | 41,777 | 2,917 | 7,109 | 16,465 | 48,886 | 13,365 | 42,942 | 526 | 1,696 | 2 | 9 | 13,893 | 44,647 |
| -Outside India | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Estimates of IBNR and IBNER at the end of the period (net) | 204 | 204 | 82 | 82 | - | - | 82 | 82 | 664 | 664 | 55,652 | 55,652 | 56,316 | 56,316 | 12,130 | 12,130 | 443 | 443 | 4 | 4 | 12,577 | 12,577 |
| Estimates of IBNR and IBNER at the beginning of the period (net) | 230 | 561 | 73 | 58 | - | - | 73 | 58 | 692 | 749 | 53,971 | 43,753 | 54,663 | 44,502 | 3,515 | 2,779 | 420 | 424 | 4 | - | 3,939 | 3,203 |

* If denotes value less than 50000

| 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) | 1,053 | 2,004 | 107 | 648 | - | - | 107 | 648 | 7,630 | 23,288 | 1,842 | 4,056 | 9,472 | 27,344 | 8,689 | 33,085 | 414 | 1,269 | - | - | 9,103 | 34,354 |
| Add :Re-insurance accepted to direct claims | 522 | 1,004 | - | 15 | - | - | - | 15 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Less :Re-insurance Ceded to claims paid | 1,277 | 2,454 | 85 | 531 | - | - | 85 | 531 | 3,216 | 8,488 | 81 | 212 | 3,297 | 8,700 | 2,727 | 11,001 | 137 | 440 | - | - | 2,864 | 11,441 |
| Net Claim Paid | 298 | 554 | 22 | 132 | - | - | 22 | 132 | 4,414 | 14,800 | 1,761 | 3,844 | 6,175 | 18,644 | 5,962 | 22,084 | 277 | 829 | - | - | 6,239 | 22,913 |
| Add Claims Outstanding at the end of the year | 1,545 | 1,545 | 86 | 86 | - | - | 86 | 86 | 3,027 | 3,027 | 65,706 | 65,706 | 68,733 | 68,733 | 4,718 | 4,718 | 663 | 663 | - | - | 5,381 | 5,381 |
| Less Claims Outstanding at the beginning of the year | 1,745 | 1,474 | 70 | 40 | - | - | 70 | 40 | 2,899 | 3,023 | 61,782 | 50,877 | 64,681 | 53,900 | 4,611 | 4,307 | 925 | 989 | - | - | 5,536 | 5,296 |
| Net Incurred Claims | 98 | 625 | 38 | 178 | - | - | 38 | 178 | 4,542 | 14,804 | 5,685 | 18,673 | 10,227 | 33,477 | 6,069 | 22,495 | 15 | 503 | - | - | 6,084 | 22,998 |
| Claims Paid (Direct) | | | | | | | | | | | | | | | | | | | | | | |
| -In India | 1,053 | 2,004 | 107 | 648 | - | - | 107 | 648 | 7,630 | 23,288 | 1,842 | 4,056 | 9,472 | 27,344 | 8,689 | 33,085 | 414 | 1,269 | - | - | 9,103 | 34,354 |
| -Outside India | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Estimates of IBNR and IBNER at the end of the period (net) | 561 | 561 | 58 | 58 | - | - | 58 | 58 | 749 | 749 | 43,753 | 43,753 | 44,502 | 44,502 | 2,779 | 2,779 | 424 | 424 | - | - | 3,203 | 3,203 |
| Estimates of IBNR and IBNER at the beginning of the period (net) | 579 | 1,073 | 51 | 32 | - | - | 51 | 32 | 657 | 862 | 41,518 | 36,509 | 42,175 | 37,371 | 2,003 | 2,222 | 321 | 413 | - | - | 2,324 | 2,635 |

* If denotes value less than 50000

| Particulars | Miscellaneous | | | | | | | | | | | | | | | | (Amount in Rs. Lakhs) | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|-----|
| | Workmen's Compensation/ Employer's Liability | | Public/ Product Liability | | Engineering | | Aviation | | Crop Insurance | | Other segments ⁽ⁱ⁾ | | Other Miscellaneous segment | | Total Miscellaneous | | Grand Total | | |
| | For the Quarter Ended March,31 2025 | Up to the Quarter Ended March,31 2025 | For the Quarter Ended March,31 2025 | Up to the Quarter Ended March,31 2025 | For the Quarter Ended March,31 2025 | Up to the Quarter Ended March,31 2025 | For the Quarter Ended March,31 2025 | Up to the Quarter Ended March,31 2025 | For the Quarter Ended March,31 2025 | Up to the Quarter Ended March,31 2025 | For the Quarter Ended March,31 2025 | Up to the Quarter Ended March,31 2025 | For the Quarter Ended March,31 2025 | Up to the Quarter Ended March,31 2025 | For the Quarter Ended March,31 2025 | Up to the Quarter Ended March,31 2025 | For the Quarter Ended March,31 2025 | Up to the Quarter Ended March,31 2025 | |
| Claims Paid (Direct) | 41 | 114 | - | 1 | 70 | 338 | - | - | - | - | - | - | 230 | 678 | 30,699 | 94,664 | 33,082 | 100,781 | |
| Add :Re-insurance accepted to direct claims | - | - | - | - | - | (1) | - | - | - | - | - | - | - | - | - | - | (1) | 723 | 753 |
| Less :Re-insurance Ceded to claims paid | 1 | 4 | - | 0 | 42 | 207 | - | - | - | - | - | - | 133 | 402 | 9,464 | 30,262 | 11,649 | 35,121 | |
| Net Claim Paid | 40 | 110 | - | 1 | 28 | 130 | - | - | - | - | - | - | 97 | 276 | 21,235 | 64,401 | 22,156 | 66,413 | |
| Add Claims Outstanding at the end of the year | 243 | 243 | 4 | 4 | 31 | 31 | - | - | - | - | - | - | 352 | 352 | 103,980 | 103,980 | 106,425 | 106,425 | |
| Less Claims Outstanding at the beginning of the year | 176 | 78 | 4 | 2 | 36 | 63 | - | - | - | - | - | - | 356 | 280 | 91,670 | 74,537 | 94,234 | 76,168 | |
| Net Incurred Claims | 107 | 275 | - | 3 | 23 | 98 | - | - | - | - | - | - | 93 | 348 | 33,545 | 93,844 | 34,347 | 96,670 | |
| Claims Paid (Direct) | | | | | | | | | | | | | | | | | | | |
| -In India | 41 | 114 | - | 1 | 70 | 338 | - | - | - | - | - | - | 230 | 678 | 30,699 | 94,664 | 33,082 | 100,781 | |
| -Outside India | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Estimates of IBNR and IBNER at the end of the period (net) | 11 | 11 | 4 | 4 | 26 | 26 | - | - | - | - | - | - | 83 | 83 | 69,017 | 69,017 | 69,303 | 69,303 | |
| Estimates of IBNR and IBNER at the beginning of the period (net) | 11 | 21 | 4 | 1 | 27 | 46 | - | - | - | - | - | - | 81 | 133 | 58,725 | 47,906 | 59,028 | 48,525 | |

⁽ⁱ⁾ denotes value less than 50000

| Particulars | Miscellaneous | | | | | | | | | | | | | | | | (Amount in Rs. Lakhs) | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Workmen's Compensation/ Employer's liability | | Public/ Product Liability | | Engineering | | Aviation | | Crop Insurance | | Other segments ⁽ⁱ⁾ | | 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) | 56 | 65 | - | - | 53 | 319 | - | - | - | - | - | - | 863 | 1,564 | 19,547 | 63,646 | 20,707 | 66,298 | |
| Add :Re-insurance accepted to direct claims | - | - | - | - | 1.00 | 1 | - | - | - | - | - | - | - | 8 | 1 | 9 | 523 | 1,028 | |
| Less :Re-insurance Ceded to claims paid | 3 | 3 | - | - | 37 | 229 | - | - | - | - | - | - | 728 | 1,300 | 6,929 | 21,673 | 8,291 | 24,658 | |
| Net Claim Paid | 53 | 62 | - | - | 17 | 91 | - | - | - | - | - | - | 135 | 272 | 12,619 | 41,982 | 12,939 | 42,668 | |
| Add Claims Outstanding at the end of the year | 78 | 78 | 2 | 2 | 63 | 63 | - | - | - | - | - | - | 280 | 280 | 74,537 | 74,537 | 76,168 | 76,168 | |
| Less Claims Outstanding at the beginning of the year | 80 | 109 | 1 | - | 63 | 65 | - | - | - | - | - | - | 413 | 362 | 70,774 | 59,732 | 72,589 | 61,246 | |
| Net Incurred Claims | 51 | 31 | 1 | 2 | 17 | 89 | - | - | - | - | - | - | 2 | 190 | 16,382 | 56,787 | 16,518 | 57,590 | |
| Claims Paid (Direct) | | | | | | | | | | | | | | | | | | | |
| -In India | 56 | 65 | - | - | 53 | 319 | - | - | - | - | - | - | 863 | 1,564 | 19,547 | 63,646 | 20,707 | 66,298 | |
| -Outside India | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Estimates of IBNR and IBNER at the end of the period (net) | 21 | 21 | 1 | 1 | 46 | 46 | - | - | - | - | - | - | 133 | 133 | 47,906 | 47,906 | 48,525 | 48,525 | |
| Estimates of IBNR and IBNER at the beginning of the period (net) | 30 | 80 | 1 | 0 | 44 | 54 | - | - | - | - | - | - | 143 | 270 | 44,717 | 40,410 | 45,347 | 41,515 | |

⁽ⁱ⁾ denotes value less than 50000