

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, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025
Claims Paid (Direct)	1,197	2,336	486	732	-	-	486	732	13,188	25,651	2,445	4,025	15,633	29,676	14,864	28,225	347	847	7	11	15,218	29,083
Add :-Re-insurance accepted to direct claims	8	17	-	1	-	-	-	1	-	-	-	-	-	-	2,892	2,892	-	-	-	-	2,892	2,892
Less :-Re-insurance Ceded to claims paid	715	1,436	35	95	-	-	35	95	4,326	8,904	143	186	4,469	9,090	1,703	4,412	114	306	0	0	1,817	4,718
Net Claim Paid	490	917	451	638	-	-	451	638	8,862	16,747	2,302	3,839	11,164	20,586	16,053	26,705	233	541	7	11	16,293	27,257
Add Claims Outstanding at the end of the year	2,237	2,237	651	651	-	-	651	651	4,647	4,647	95,074	95,074	99,721	99,721	20,075	20,075	642	642	56	56	20,773	20,773
Less Claims Outstanding at the beginning of the year	2,322	1,766	576	679	-	-	576	679	4,456	3,355	89,960	84,723	94,417	88,079	18,882	14,558	644	705	12	9	19,538	15,272
Net Incurred Claims	405	1,388	526	610	-	-	526	610	9,053	18,039	7,416	14,190	16,468	32,228	17,246	32,222	231	478	51	98	17,528	32,758
Claims Paid (Direct)																						
-In India	1,197	2,336	486	732	-	-	486	732	13,188	25,651	2,445	4,025	15,633	29,676	14,864	28,225	347	847	7	11	15,218	29,083
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	87	87	280	280	-	-	280	280	740	59,691	59,691	60,432	60,432	7,681	7,681	373	373	16	16	8,070	8,070	
Estimates of IBNR and IBNER at the beginning of the period (net)	116	204	163	82	-	-	163	82	725	664	57,403	55,652	58,128	56,316	14,442	12,130	413	443	4	4	14,859	12,577

⁰¹ 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 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	-	-	155	268	9,280	16,820	1,547	2,265	10,827	19,085	9,922	17,707	305	618	-	0	10,227	18,325
Add :-Re-insurance accepted to direct claims	10	14	1	1	-	-	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less :-Re-insurance Ceded to claims paid	1,076	1,542	82	165	-	-	82	165	3,736	6,822	124	184	3,860	7,006	2,745	5,145	137	241	-	-	2,882	5,386
Net Claim Paid	364	499	73	104	-	-	74	104	5,544	9,998	1,423	2,081	6,967	12,079	7,177	12,562	168	377	-	-	7,345	12,939
Add Claims Outstanding at the end of the year	1,785	1,785	137	137	-	-	137	137	3,741	3,741	75,130	75,130	78,871	78,871	6,209	6,209	866	866	7	7	7,082	7,082
Less Claims Outstanding at the beginning of the year	1,798	1,545	132	86	-	-	132	86	3,663	3,027	70,432	65,706	74,095	68,733	5,555	4,718	685	663	1	-	6,241	5,381
Net Incurred Claims	351	739	78	155	-	-	79	155	5,622	10,712	6,121	11,905	11,743	22,217	7,831	14,053	349	580	6	7	8,186	14,640
Claims Paid (Direct)																						
-In India	1,430	2,027	154	268	-	-	155	268	9,280	16,820	1,547	2,265	10,827	19,085	9,922	17,707	305	618	-	0	10,227	18,325
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	315	315	68	68	-	-	68	68	717	717	49,924	49,924	50,641	50,641	3,058	3,058	404	404	2	2	3,464	3,464
Estimates of IBNR and IBNER at the beginning of the period (net)	398	561	60	58	-	-	60	58	757	749	46,534	43,753	47,271	44,502	2,877	2,776	404	424	1	-	3,282	3,203

⁰¹ 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 ⁽¹⁾		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025
Claims Paid (Direct)	45	51	15	21	120	158	-	-	-	-	-	-	663	886	31,694	59,875	33,377	62,943
Add -Re-insurance accepted to direct claims	-	-	-	-	1	3	-	-	-	-	-	-	-	-	2,893	2,895	2,901	2,913
Less -Re-insurance Ceded to claims paid	2	2	-	-	77	99	-	-	-	-	-	-	441	579	6,806	14,488	7,556	16,019
Net Claim Paid	43	49	15	21	44	62	-	-	-	-	-	-	222	307	27,781	48,282	28,722	49,837
Add Claims Outstanding at the end of the year	119	119	28	28	61	61	-	-	-	-	-	-	412	412	121,114	121,114	124,002	124,002
Less Claims Outstanding at the beginning of the year	197	243	4	4	43	31	-	-	-	-	-	-	388	352	114,587	103,981	117,485	106,426
Net Incurred Claims	(35)	(75)	39	45	62	92	-	-	-	-	-	-	246	367	34,308	65,415	35,239	67,413
Claims Paid (Direct)																		
-In India	45	51	15	21	120	158	-	-	-	-	-	-	663	886	31,694	59,875	33,377	62,943
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	14	14	28	28	26	26	-	-	-	-	-	-	106	106	68,677	68,676	69,044	69,042
Estimates of IBNR and IBNER at the beginning of the period (net)	9	11	4	4	26	26	-	-	-	-	-	-	103	83	73,129	69,017	73,408	69,303

⁽¹⁾ 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 ⁽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	21,431	37,979	23,015	40,274
Add -Re-insurance accepted to direct claims	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	0	11	15
Less -Re-insurance Ceded to claims paid	1	2	0	0	71	119	-	-	-	-	-	-	151	202	6,965	12,715	8,123	14,422
Net Claim Paid	34	60	-	-	44	76	-	-	-	-	-	-	76	110	14,466	25,264	14,903	25,867
Add Claims Outstanding at the end of the year	128	128	3	3	38	38	-	-	-	-	-	-	345	345	86,467	86,467	88,389	88,389
Less Claims Outstanding at the beginning of the year	121	78	2	2	45	63	-	-	-	-	-	-	375	280	80,879	74,537	82,809	76,168
Net Incurred Claims	41	110	1	1	37	51	-	-	-	-	-	-	46	175	20,054	37,194	20,483	38,088
Claims Paid (Direct)																		
-In India	35	62	-	-	115	195	-	-	-	-	-	-	227	312	21,431	37,979	23,015	40,274
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	12	12	3	3	33	33	-	-	-	-	-	-	96	96	54,240	54,240	54,632	54,632
Estimates of IBNR and IBNER at the beginning of the period (net)	14	21	2	1	40	46	-	-	-	-	-	-	93	133	50,702	47,906	51,160	48,235

⁽¹⁾ denotes value less than 50000