

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	9,473	27,345	8,689	33,085	415	1,269	-	-	9,104
Add: Re-insurance accepted to direct claims	322	1,004	3	15	-	-	3	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Re-insurance Ceded to claims paid	1,277	2,454	84	531	-	-	84	531	3,217	8,488	81	212	3,297	8,700	2,727	11,001	137	440	-	-	2,864	11,441
<b>Net Claim Paid</b>	298	554	24	133	-	-	24	133	4,414	14,800	1,762	3,845	6,175	18,645	5,962	22,084	278	829	-	-	6,239	22,914
Add: Claims Outstanding at the end of the year	1,545	1,545	86	86	-	-	86	86	3,027	3,027	65,796	65,796	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	53,899	4,611	4,307	925	989	-	-	5,536	5,296
<b>Net Incurred Claims</b>	98	625	39	178	-	-	39	178	4,512	14,804	5,686	18,675	10,228	33,479	6,069	22,495	16	503	-	-	6,085	22,999
<b>Claims Paid (Direct)</b>	1,053	2,004	107	648	-	-	107	648	7,630	23,288	1,842	4,056	9,473	27,345	8,689	33,085	415	1,269	-	-	9,104	34,354
-In India	1,053	2,004	107	648	-	-	107	648	7,630	23,288	1,842	4,056	9,473	27,345	8,689	33,085	415	1,269	-	-	9,104	34,354
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Estimates of IBNR and IBNER at the end of the period (net)</b>	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
<b>Estimates of IBNR and IBNER at the beginning of the period (net)</b>	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

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, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023
	Claims Paid (Direct)	619	1,427	683	1,836	-	-	683	1,836	5,674	22,408	1,040	3,154	6,714	25,563	6,362	19,579	217	590	-	-	6,580
Add: Re-insurance accepted to direct claims	44	143	-	0.28	-	-	-	0.28	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Re-insurance Ceded to claims paid	633	1,106	552	1,485	-	-	552	1,485	1,588	6,318	54	140	1,642	6,459	2,057	5,481	59	245	-	-	2,116	5,726
<b>Net Claim Paid</b>	230	464	131	352	-	-	131	352	4,086	16,090	986	3,014	5,072	19,104	4,305	14,098	158	345	-	-	4,464	14,443
Add: Claims Outstanding at the end of the year	1,474	1,474	40	40	-	-	40	40	3,023	3,023	50,877	50,877	53,899	53,899	4,307	4,307	989	989	-	-	5,296	5,296
Less: Claims Outstanding at the beginning of the year	1,397	994	53	14	-	-	53	14	3,488	3,099	47,846	39,518	51,333	42,618	4,107	3,802	944	582	-	-	5,651	4,384
<b>Net Incurred Claims</b>	306	944	118	378	-	-	118	378	3,621	16,013	4,017	14,373	7,638	30,386	4,506	14,603	203	752	-	-	4,709	15,355
<b>Claims Paid (Direct)</b>	619	1,427	683	1,836	-	-	683	1,836	5,674	22,408	1,040	3,154	6,714	25,563	6,362	19,579	217	590	-	-	6,580	20,168
-In India	619	1,427	683	1,836	-	-	683	1,836	5,674	22,408	1,040	3,154	6,714	25,563	6,362	19,579	217	590	-	-	6,580	20,168
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Estimates of IBNR and IBNER at the end of the period (net)</b>	1,073	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
<b>Estimates of IBNR and IBNER at the beginning of the period (net)</b>	942	843	22	7	-	-	22	7	907	974	34,411	29,482	35,318	30,456	2,328	2,571	392	391	-	-	2,719	2,961

Particulars	Miscellaneous																Total Miscellaneous		Grand Total	
	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments <sup>(i)</sup>		Other Miscellaneous segment		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	-	-	54	319	-	-	-	-	-	-	-	860	1,562	19,546	63,645	20,706	66,297	
Add :Re-insurance accepted to direct claims	-	-	-	-	1	1	-	-	-	-	-	-	-	-	8	1	9	9	524	1,029
Less :Re-insurance Ceded to claims paid	2	3	-	-	37	229	-	-	-	-	-	-	-	729	1,300	6,929	21,672	8,291	24,657	
<b>Net Claim Paid</b>	<b>54</b>	<b>62</b>	<b>-</b>	<b>-</b>	<b>18</b>	<b>92</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>132</b>	<b>270</b>	<b>12,618</b>	<b>41,982</b>	<b>12,939</b>	<b>42,669</b>	
Add Claims Outstanding at the end of the year	78	78	2	2	63	63	-	-	-	-	-	-	-	289	289	74,537	74,537	75,168	75,168	
Less Claims Outstanding at the beginning of the year	80	109	1	0.44	63	65	-	-	-	-	-	-	-	413	363	70,773	59,733	72,588	61,246	
<b>Net Incurred Claims</b>	<b>52</b>	<b>32</b>	<b>0.28</b>	<b>1</b>	<b>18</b>	<b>90</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(1)</b>	<b>187</b>	<b>16,382</b>	<b>56,787</b>	<b>16,519</b>	<b>57,590</b>	
<b>Claims Paid (Direct)</b>	<b>56</b>	<b>65</b>	<b>-</b>	<b>-</b>	<b>54</b>	<b>319</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>860</b>	<b>1,562</b>	<b>19,546</b>	<b>63,645</b>	<b>20,706</b>	<b>66,297</b>	
-In India	56	65	-	-	54	319	-	-	-	-	-	-	-	860	1,562	19,546	63,645	20,706	66,297	
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	21	21	2	2	46	46	-	-	-	-	-	-	-	133	133	47,907	47,907	48,526	48,526	
Estimates of IBNR and IBNER at the beginning of the period (net)	30	80	1	-	44	54	-	-	-	-	-	-	-	143	270	44,716	40,410	45,346	41,514	

Particulars	Miscellaneous																Total Miscellaneous		Grand Total	
	Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments <sup>(i)</sup>		Other Miscellaneous segment		For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023		
	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023						
Claims Paid (Direct)	1	16	-	-	57	129	-	-	-	-	-	-	-	83	218	13,435	46,095	14,737	49,358	
Add :Re-insurance accepted to direct claims	-	-	-	-	0.48	1	-	-	-	-	-	-	-	3	8	3	9	47	153	
Less :Re-insurance Ceded to claims paid	0.06	1	-	-	39	89	-	-	-	-	-	-	-	64	163	3,861	12,457	4,846	15,028	
<b>Net Claim Paid</b>	<b>1</b>	<b>16</b>	<b>-</b>	<b>-</b>	<b>19</b>	<b>42</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>22</b>	<b>63</b>	<b>9,577</b>	<b>33,667</b>	<b>9,938</b>	<b>34,483</b>	
Add Claims Outstanding at the end of the year	109	109	0.44	0.44	65	65	-	-	-	-	-	-	-	363	363	59,733	59,733	61,246	61,246	
Less Claims Outstanding at the beginning of the year	90	87	0.23	-	53	27	-	-	-	-	-	-	-	314	225	56,841	47,340	53,292	48,347	
<b>Net Incurred Claims</b>	<b>20</b>	<b>37</b>	<b>0.21</b>	<b>0.44</b>	<b>32</b>	<b>80</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>71</b>	<b>201</b>	<b>12,469</b>	<b>46,060</b>	<b>12,893</b>	<b>47,392</b>	
<b>Claims Paid (Direct)</b>	<b>1</b>	<b>16</b>	<b>-</b>	<b>-</b>	<b>57</b>	<b>129</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>83</b>	<b>218</b>	<b>13,435</b>	<b>46,095</b>	<b>14,737</b>	<b>49,358</b>	
-In India	1	16	-	-	57	129	-	-	-	-	-	-	-	83	218	13,435	46,095	14,737	49,358	
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Estimates of IBNR and IBNER at the end of the period (net)	80	80	-	-	54	54	-	-	-	-	-	-	-	270	270	40,410	40,410	41,514	41,514	
Estimates of IBNR and IBNER at the beginning of the period (net)	80	62	0.23	-	52	24	-	-	-	-	-	-	-	268	192	38,437	33,695	39,401	34,545	