

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 December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023
Claims Paid (Direct)	643	951	98	541	-	-	98	541	5,390	15,658	561	2,214	5,951	17,872	9,442	24,396	421	855	-	-	9,863	25,251
Add - Re-insurance accepted to direct claims	8	482	31	15	-	-	31	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Re-insurance Ceded to claims paid	521	1,177	80	446	-	-	80	446	2,049	5,272	7	131	2,056	5,403	3,164	8,273	142	303	-	-	3,305	8,576
Net Claim Paid	129	256	21	109	-	-	21	109	3,341	10,386	554	2,083	3,895	12,469	6,279	16,123	279	552	-	-	6,558	16,675
Add Claims Outstanding at the end of the year	1,745	1,745	70	70	-	-	70	70	2,899	2,899	61,782	61,782	64,681	64,681	4,611	4,611	925	925	-	-	5,536	5,536
Less Claims Outstanding at the beginning of the year	1,623	1,474	62	40	-	-	62	40	2,798	3,023	57,981	50,877	60,779	53,899	5,732	4,307	1,100	989	-	-	6,832	5,296
Net Incurred Claims	251	527	29	139	-	-	29	139	3,441	10,262	4,355	12,988	7,796	23,251	5,157	16,427	104	487	-	-	5,261	16,914
Claims Paid (Direct)	643	951	98	541	-	-	98	541	5,390	15,658	561	2,214	5,951	17,872	9,442	24,396	421	855	-	-	9,863	25,251
-In India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	579	579	51	51	-	-	51	51	657	657	41,518	41,518	42,175	42,175	2,003	2,003	321	321	-	-	2,324	2,324
Estimates of IBNR and IBNER at the beginning of the period (net)	792	1,073	42	32	-	-	42	32	764	862	39,131	36,509	39,895	37,371	2,116	2,222	331	413	-	-	2,447	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 December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022
Claims Paid (Direct)	272	808	733	1,153	-	-	733	1,153	6,017	16,734	703	2,115	6,719	18,849	5,518	13,216	147	373	-	-	5,665	13,589
Add - Re-insurance accepted to direct claims	41	100	-	0.28	-	-	-	0.28	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Re-insurance Ceded to claims paid	229	674	592	932	-	-	592	932	1,963	4,730	(11)	86	1,953	4,816	1,577	3,424	62	186	-	-	1,639	3,610
Net Claim Paid	84	234	140	221	-	-	140	221	4,053	12,004	713	2,028	4,767	14,032	3,941	9,792	85	187	-	-	4,025	9,979
Add Claims Outstanding at the end of the year	1,397	1,397	53	53	-	-	53	53	3,488	3,488	47,846	47,846	51,333	51,333	4,107	4,107	944	944	-	-	5,051	5,051
Less Claims Outstanding at the beginning of the year	1,202	994	151	14	-	-	151	14	3,644	3,099	44,771	39,518	48,415	42,618	4,071	3,802	770	582	-	-	4,841	4,384
Net Incurred Claims	279	638	42	260	-	-	42	260	3,897	12,393	3,788	10,356	7,685	22,748	3,976	10,098	259	549	-	-	4,235	10,647
Claims Paid (Direct)	272	808	733	1,153	-	-	733	1,153	6,017	16,734	703	2,115	6,719	18,849	5,518	13,216	147	373	-	-	5,665	13,589
-In India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	942	942	22	22	-	-	22	22	907	907	34,411	34,411	35,318	35,318	2,328	2,328	392	392	-	-	2,719	2,719
Estimates of IBNR and IBNER at the beginning of the period (net)	994	843	86	7	-	-	86	7	829	974	32,454	29,482	33,283	30,456	2,206	2,571	370	391	-	-	2,576	2,961



(Amount in Rs. Lakhs)

Particulars	Miscellaneous														Total Miscellaneous				Grand Total	
	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ⁽ⁱ⁾		Other Miscellaneous segment		For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023		
	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023						
Claims Paid (Direct)	(4)	9	-	-	152	266	-	-	-	-	-	-	184	702	16,146	44,099	16,887	45,591		
Add - Re-insurance accepted to direct claims	-	-	-	-	0.23	0.23	-	-	-	-	-	-	6	8	6	8	17	504		
Less: Re-insurance Ceded to claims paid	(0.16)	0.37	-	-	115	192	-	-	-	-	-	-	145	571	5,621	14,743	6,222	16,366		
Net Claim Paid	(4)	9	-	-	37	74	-	-	-	-	-	-	45	138	10,531	29,365	10,681	29,730		
Add Claims Outstanding at the end of the year	80	80	1	1	63	63	-	-	-	-	-	-	413	413	70,773	70,773	72,588	72,588		
Less Claims Outstanding at the beginning of the year	130	109	1	0.44	66	65	-	-	-	-	-	-	514	363	68,523	59,733	70,009	61,246		
Net Incurred Claims	(55)	(20)	0.25	1	34	72	-	-	-	-	-	-	(57)	188	12,980	40,405	13,261	41,072		
Claims Paid (Direct)																				
-In India	(4)	9	-	-	152	266	-	-	-	-	-	-	184	702	16,146	44,099	16,887	45,591		
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Estimates of IBNR and IBNER at the end of the period (net)	30	30	1	1	44	44	-	-	-	-	-	-	143	143	44,716	44,716	45,346	45,346		
Estimates of IBNR and IBNER at the beginning of the period (net)	50	80	1	0.44	43	54	-	-	-	-	-	-	246	270	42,682	40,410	43,515	41,515		

Particulars	Miscellaneous														Total Miscellaneous				Grand Total	
	Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ⁽ⁱ⁾		Other Miscellaneous segment		For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022		
	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022						
Claims Paid (Direct)	0.12	15	-	-	45	72	-	-	-	-	-	-	50	135	12,480	32,660	13,484	34,620		
Add - Re-insurance accepted to direct claims	-	-	-	-	0.40	0.49	-	-	-	-	-	-	4.46	5	5	6	46	106		
Less: Re-insurance Ceded to claims paid	0.01	1	-	-	33	50	-	-	-	-	-	-	36	99	3,661	8,576	4,483	10,182		
Net Claim Paid	0.11	14	-	-	13	23	-	-	-	-	-	-	19	41	8,823	24,090	9,047	24,544		
Add Claims Outstanding at the end of the year	90	90	0.23	0.23	53	53	-	-	-	-	-	-	314	314	56,841	56,841	58,292	58,292		
Less Claims Outstanding at the beginning of the year	90	87	0.03	-	45	27	-	-	-	-	-	-	289	225	53,679	47,340	55,033	48,347		
Net Incurred Claims	1	17	0.20	0.23	20	48	-	-	-	-	-	-	44	131	11,985	33,591	12,306	34,489		
Claims Paid (Direct)																				
-In India	0.12	15	-	-	45	72	-	-	-	-	-	-	50	135	12,480	32,660	13,484	34,620		
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Estimates of IBNR and IBNER at the end of the period (net)	80	80	0.23	0.23	52	52	-	-	-	-	-	-	268	268	38,437	38,437	39,401	39,401		
Estimates of IBNR and IBNER at the beginning of the period (net)	74	62	0.03	-	45	24	-	-	-	-	-	-	238	192	36,215	33,695	37,294	34,545		