FORM NL-5 - CLAIMS SCHEDULE

(Amount in Rs. Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Miscellaneous Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments (b)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter ended on June 30, 2024	Up to the Quarter ended on June 30, 2024	For the Quarter ended on June 30, 2024	Up to the Quarter ended on June 30, 2024	For the Quarter ended on June 30, 2024	Up to the Quarter ended on June 30, 2024	For the Quarter ended on June 30, 2024	Up to the Quarter ended on June 30, 2024	For the Quarter ended on June 30, 2024	Up to the Quarter ended on June 30, 2024	For the Quarter ended on June 30, 2024	Up to the Quarter ended on June 30, 2024	For the Quarter ended on June 30, 2024	Up to the Quarter ended on June 30, 2024	For the Quarter ended on June 30, 2024	Up to the Quarter ended on June 30, 2024	For the Quarter ended on June 30, 2024	Up to the Quarter ended on June 30, 2024	For the Quarter ended on June 30, 2024	Up to the Quarter ended on June 30, 2024	For the Quarter ended on June 30, 2024	Up to the Quarter ended on June 30, 2024	For the Quarter ended on June 30, 2024	Up to the Quarter ended on June 30, 2024	For the Quarter ended on June 30, 2024	Up to the Quarter ended on June 30, 2024	For the Quarter ended on June 30, 2024	Up to the Quarter ended on June 30, 2024	For the Quarter ended on June 30, 2024	Up to the Quarter ended on June 30, 2024	For the Quarter ended on June 30, 2024	Up to the Quarter ended on June 30, 2024	For the Quarter ended on June 30, 2024	Up to the Quarter ended on June 30, 2024	For the Quarter ended on June 30, 2024	Up to the Quarter ended on June 30, 2024	For the Quarter ended on June 30, 2024	Up to the Quarter ended on June 30, 2024	For the Quarter ended on June 30, 2024	Up to the Quarter ended on June 30, 2024
Claims Paid (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14,244.68	14,244.68	-	-	-	-	14,244.68	14,244.68	14,244.68	14,244.68
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,273.40	4,273.40	-	-	-	-	4,273.40	4,273.40	4,273.40	4,273.40
Net Claim Paid	**-**	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**9,971.27**	**9,971.27**	-	-	-	-	**9,971.27**	**9,971.27**	**9,971.27**	**9,971.27**
Add Claims Outstanding at the end of the year	0.00	0.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29,944.73	29,944.73	-	-	-	-	29,944.73	29,944.73	29,944.73	29,944.73
Less Claims Outstanding at the beginning of the year	0.00	0.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	27,982.64	27,982.64	-	-	-	-	27,982.64	27,982.64	27,982.64	27,982.64
Net Incurred Claims	**0.00**	**0.00**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**11,933.36**	**11,933.36**	-	-	-	-	**11,933.36**	**11,933.36**	**11,933.36**	**11,933.36**
Claims Paid (Direct)			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			-	-	-	-				
-In India	**-**	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**14,244.68**	**14,244.68**	-	-	-	-	**14,244.68**	**14,244.68**	**14,244.68**	**14,244.68**
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			-	-	-	-				
Estimates of IBNR and IBNER at the end of the period (net)	0.00	0.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,617.83	5,617.83	-	-	-	-	5,617.83	5,617.83	5,617.83	5,617.83
Estimates of IBNR and IBNER at the beginning of the period (net)	0.00	0.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,404.12	4,404.12	-	-	-	-	4,404.12	4,404.12	4,404.12	4,404.12

Notes:

a) Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.
b) Claims includes specific claims settlement cost but not expenses of management
c) The surveyor fees, legal and other expenses shall also form part of claims cost, wherever applicable.
d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realization.
e) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

(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		Workmen's Compensation/ Employer's		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments (b)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the corresponding Quarter of the previous year ended on June 30, 2023	Up to the corresponding Quarter of the previous year ended on June 30, 2023	For the corresponding Quarter of the previous year ended on June 30, 2023	Up to the corresponding Quarter of the previous year ended on June 30, 2023	For the corresponding Quarter of the previous year ended on June 30, 2023	Up to the corresponding Quarter of the previous year ended on June 30, 2023	For the corresponding Quarter of the previous year ended on June 30, 2023	Up to the corresponding Quarter of the previous year ended on June 30, 2023	For the corresponding Quarter of the previous year ended on June 30, 2023	Up to the corresponding Quarter of the previous year ended on June 30, 2023	For the corresponding Quarter of the previous year ended on June 30, 2023	Up to the corresponding Quarter of the previous year ended on June 30, 2023	For the corresponding Quarter of the previous year ended on June 30, 2023	Up to the corresponding Quarter of the previous year ended on June 30, 2023	For the corresponding Quarter of the previous year ended on June 30, 2023	Up to the corresponding Quarter of the previous year ended on June 30, 2023	For the corresponding Quarter of the previous year ended on June 30, 2023	Up to the corresponding Quarter of the previous year ended on June 30, 2023	For the corresponding Quarter of the previous year ended on June 30, 2023	Up to the corresponding Quarter of the previous year ended on June 30, 2023	For the corresponding Quarter of the previous year ended on June 30, 2023	Up to the corresponding Quarter of the previous year ended on June 30, 2023	For the corresponding Quarter of the previous year ended on June 30, 2023	Up to the corresponding Quarter of the previous year ended on June 30, 2023	For the corresponding Quarter of the previous year ended on June 30, 2023	Up to the corresponding Quarter of the previous year ended on June 30, 2023	For the corresponding Quarter of the previous year ended on June 30, 2023	Up to the corresponding Quarter of the previous year ended on June 30, 2023	For the corresponding Quarter of the previous year ended on June 30, 2023	Up to the corresponding Quarter of the previous year ended on June 30, 2023	For the corresponding Quarter of the previous year ended on June 30, 2023	Up to the corresponding Quarter of the previous year ended on June 30, 2023	For the corresponding Quarter of the previous year ended on June 30, 2023	Up to the corresponding Quarter of the previous year ended on June 30, 2023	For the corresponding Quarter of the previous year ended on June 30, 2023	Up to the corresponding Quarter of the previous year ended on June 30, 2023	For the corresponding Quarter of the previous year ended on June 30, 2023	Up to the corresponding Quarter of the previous year ended on June 30, 2023
Claims Paid (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Claim Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Add Claims Outstanding at the end of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Incurred Claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Claims Paid (Direct)																																								
-In India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes:

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