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		Mortgage Guarantee/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments [1]		Other Miscellaneous segment		Total Miscellaneous		Grand Total		Grand Total	
	For the Quarter ended on December 31, 2024	Up to the Quarter ended on December 31, 2024	For the Quarter ended on December 31, 2024	Up to the Quarter ended on December 31, 2024	For the Quarter ended on December 31, 2024	Up to the Quarter ended on December 31, 2024	For the Quarter ended on December 31, 2024	Up to the Quarter ended on December 31, 2024	For the Quarter ended on December 31, 2024	Up to the Quarter ended on December 31, 2024	For the Quarter ended on December 31, 2024	Up to the Quarter ended on December 31, 2024	For the Quarter ended on December 31, 2024	Up to the Quarter ended on December 31, 2024	For the Quarter ended on December 31, 2024	Up to the Quarter ended on December 31, 2024	For the Quarter ended on December 31, 2024	Up to the Quarter ended on December 31, 2024	For the Quarter ended on December 31, 2024	Up to the Quarter ended on December 31, 2024	For the Quarter ended on December 31, 2024	Up to the Quarter ended on December 31, 2024	For the Quarter ended on December 31, 2024	Up to the Quarter ended on December 31, 2024	For the Quarter ended on December 31, 2024	Up to the Quarter ended on December 31, 2024	For the Quarter ended on December 31, 2024	Up to the Quarter ended on December 31, 2024	For the Quarter ended on December 31, 2024	Up to the Quarter ended on December 31, 2024	For the Quarter ended on December 31, 2024	Up to the Quarter ended on December 31, 2024	For the Quarter ended on December 31, 2024	Up to the Quarter ended on December 31, 2024	For the Quarter ended on December 31, 2024	Up to the Quarter ended on December 31, 2024	For the Quarter ended on December 31, 2024	Up to the Quarter ended on December 31, 2024	For the Quarter ended on December 31, 2024	Up to the Quarter ended on December 31, 2024
Claims Paid (Gross)																															23,551.32	42,537.61					23,551.32	42,537.61	23,551.32	42,537.61
Less: Re-insurance accepted to direct claims																																												
Less: Re-insurance Ceded to claims paid																															7,585.11	15,614.80					7,585.11	15,614.80	7,585.11	15,614.80
Net Claims Paid																															**15,966.21**	**26,922.81**					**15,966.21**	**26,922.81**	**15,966.21**	**26,922.81**
Add: Claims Outstanding at the end of the year	0.00	0.00							0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00													2,743.05	38,952.55					2,743.05	38,952.55	2,743.05	38,952.55
Less: Claims Outstanding at the beginning of the year		0.00																														27,968.04						27,968.04		27,968.04
Net Incurred Claims	**0.00**	**0.00**									**0.00**	**0.00**	**0.00**	**0.00**			**0.00**	**0.00**													**18,709.26**	**51,476.32**					**18,709.26**	**51,476.32**	**18,709.26**	**51,476.32**
Claims Paid (Direct)																																												
In India																															**23,551.32**	**42,537.61**					**23,551.32**	**42,537.61**	**23,551.32**	**42,537.61**
Outside India																																												
Estimate of IBNR and IBNER at the end of the period (net)		0.00									0.00	0.00	0.00	0.00			0.00	0.00													1,855.11	6,915.27					1,855.11	6,915.27	1,855.11	6,915.27
Estimate of IBNR and IBNER at the beginning of the period (net)		0.00																														4,486.11						4,486.11		4,486.11
Claims Paid (Gross)											0.00	0.00					0.00	0.00													(3,992.54)	(14,088.09)					(3,992.54)	(14,088.09)	(3,992.54)	(14,088.09)

Notes:
1) Other Miscellaneous segment [Misc], Incurred but not enough reported [IBNR] claims should be included in the amount for outstanding claims.
2) Claims include specific claims settlement cost but not unallocated management.
3) The service Tax, legal and other expenses shall also form part of claims cost, wherever applicable.
4) Claims cost should be net of reinsurance recoveries and should not include any Bad debt provisions.
5) Operate disclosure to be made for segments/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		Mortgage Guarantee/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments [1]		Other Miscellaneous segment		Total Miscellaneous		Grand Total		Grand Total	
	For the corresponding quarter of the previous year ended on December 31, 2023	Up to the corresponding quarter of the previous year ended on December 31, 2023	For the corresponding quarter of the previous year ended on December 31, 2023	Up to the corresponding quarter of the previous year ended on December 31, 2023	For the corresponding quarter of the previous year ended on December 31, 2023	Up to the corresponding quarter of the previous year ended on December 31, 2023	For the corresponding quarter of the previous year ended on December 31, 2023	Up to the corresponding quarter of the previous year ended on December 31, 2023	For the corresponding quarter of the previous year ended on December 31, 2023	Up to the corresponding quarter of the previous year ended on December 31, 2023	For the corresponding quarter of the previous year ended on December 31, 2023	Up to the corresponding quarter of the previous year ended on December 31, 2023	For the corresponding quarter of the previous year ended on December 31, 2023	Up to the corresponding quarter of the previous year ended on December 31, 2023	For the corresponding quarter of the previous year ended on December 31, 2023	Up to the corresponding quarter of the previous year ended on December 31, 2023	For the corresponding quarter of the previous year ended on December 31, 2023	Up to the corresponding quarter of the previous year ended on December 31, 2023	For the corresponding quarter of the previous year ended on December 31, 2023	Up to the corresponding quarter of the previous year ended on December 31, 2023	For the corresponding quarter of the previous year ended on December 31, 2023	Up to the corresponding quarter of the previous year ended on December 31, 2023	For the corresponding quarter of the previous year ended on December 31, 2023	Up to the corresponding quarter of the previous year ended on December 31, 2023	For the corresponding quarter of the previous year ended on December 31, 2023	Up to the corresponding quarter of the previous year ended on December 31, 2023	For the corresponding quarter of the previous year ended on December 31, 2023	Up to the corresponding quarter of the previous year ended on December 31, 2023	For the corresponding quarter of the previous year ended on December 31, 2023	Up to the corresponding quarter of the previous year ended on December 31, 2023	For the corresponding quarter of the previous year ended on December 31, 2023	Up to the corresponding quarter of the previous year ended on December 31, 2023	For the corresponding quarter of the previous year ended on December 31, 2023	Up to the corresponding quarter of the previous year ended on December 31, 2023	For the corresponding quarter of the previous year ended on December 31, 2023	Up to the corresponding quarter of the previous year ended on December 31, 2023	For the corresponding quarter of the previous year ended on December 31, 2023	Up to the corresponding quarter of the previous year ended on December 31, 2023
Claims Paid (Gross)																															26,892.76	21,862.92					26,892.76	21,862.92	26,892.76	21,862.92
Less: Re-insurance accepted to direct claims																																												
Less: Re-insurance Ceded to claims paid																																												
Net Claims Paid																															**26,892.76**	**21,862.92**					**26,892.76**	**21,862.92**	**26,892.76**	**21,862.92**
Add: Claims Outstanding at the end of the year																															3,367.62	4,607.13					3,367.62	4,607.13	3,367.62	4,607.13
Less: Claims Outstanding at the beginning of the year																																												
Net Incurred Claims																															**17,845.67**	**16,416.17**					**17,845.67**	**16,416.17**	**17,845.67**	**16,416.17**
Claims Paid (Direct)																																												
In India																															17,845.67	16,416.17					17,845.67	16,416.17	17,845.67	16,416.17
Outside India																																												
Estimate of IBNR and IBNER at the end of the period (net)																															3,367.62	4,607.13					3,367.62	4,607.13	3,367.62	4,607.13
Estimate of IBNR and IBNER at the beginning of the period (net)																															0.00						0.00		0.00	

Notes:
1) Other Miscellaneous segment [Misc], Incurred but not enough reported [IBNR] claims should be included in the amount for outstanding claims.
2) Claims include specific claims settlement cost but not unallocated management.
3) The service Tax, legal and other expenses shall also form part of claims cost, wherever applicable.
4) Claims cost should be net of reinsurance recoveries and should not include any Bad debt provisions.
5) Operate disclosure to be made for segments/sub segment which contributes more than 10 percent of the total gross direct premium