

## FORM NL-37-CLAIMS DATA

Name of the Insurer: Kshema General Insurance Limited

Upto the quarter ending Sep 30, 2025

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	No. of claims only		
																		Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	55,914	-	-	55,914
2	Claims reported during the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,14,197	-	-	1,14,197
	(a) Booked During the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,14,197	-	-	1,14,197
	(b) Reopened during the Period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) Other Adjustment (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) _____	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) _____	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,03,522	-	-	1,03,522
	(a) paid during the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	42,696	-	-	42,696
	(b) Other Adjustment (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	60,826	-	-	60,826
	(i) _____	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) _____	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims Repudiated during the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	60,826	-	-	60,826
	Other Adjustment (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) _____	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) _____	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	66,589	-	-	66,589
	Less than 3months	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	51,736	-	-	51,736
	3 months to 6 months	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14,186	-	-	14,186
	6months to 1 year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	311	-	-	311
	1year and above	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	356	-	-	356

Notes:-

- (a) The Claims O/S figures are consistent with all relevant NL forms  
 (b) Repudiated means rejected, partial rejection on account of policy terms and conditions  
 (c) Claim o/s should be exclusive of IBNR AND IBNER reserves

Upto the quarter ending Sep 30, 2025

(Amount in Rs. Lakhs)

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	(Amount in Rs. Lakhs)		
																		Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17,827.01	-	-	17,827.01
2	Claims reported during the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	31,092.50	-	-	31,092.50
	(a) Booked During the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	31,092.50	-	-	31,092.50
	(b) Reopened during the Period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) Other Adjustment (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) _____	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) _____	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	39,005.17	-	-	39,005.17
	(a) paid during the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	39,005.17	-	-	39,005.17
	(b) Other Adjustment (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) _____	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) _____	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims Repudiated during the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other Adjustment (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) _____	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) _____	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9,914.34	-	-	9,914.34
	Less than 3months	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8,597.54	-	-	8,597.54
	3 months to 6 months	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	202.90	-	-	202.90
	6months to 1 year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	384.38	-	-	384.38
	1year and above	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	729.53	-	-	729.53

Notes:-

- (a) The Claims O/S figures are consistent with all relevant NL forms  
 (b) Repudiated means rejected, partial rejection on account of policy terms and conditions  
 (c) Claim o/s should be exclusive of IBNR AND IBNER reserves