FORM NL-5 - CLAIMS SCHEDULE

(Amount in Rs. Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	For the Quarter ended on Sep 30, 2025	Up to the Quarter ended on Sep 30, 2025	For the Quarter ended on Sep 30, 2025	Up to the Quarter ended on Sep 30, 2025	For the Quarter ended on Sep 30, 2025	Up to the Quarter ended on Sep 30, 2025	For the Quarter ended on Sep 30, 2025	Up to the Quarter ended on Sep 30, 2025	For the Quarter ended on Sep 30, 2025	Up to the Quarter ended on Sep 30, 2025	For the Quarter ended on Sep 30, 2025	Up to the Quarter ended on Sep 30, 2025	For the Quarter ended on Sep 30, 2025	Up to the Quarter ended on Sep 30, 2025
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	0.03	0.03	-	-	-	-	-	-	-	-	0.20	0.20	0.20	0.20
Less Claims Outstanding at the beginning of the year	0.02	0.02	-	-	-	-	-	-	-	-	0.20	0.17	0.20	0.17
Net Incurred Claims	**0.00**	**0.00**	-	-	-	-	-	-	-	-	**(0.00)**	**0.03**	**(0.00)**	**0.03**
Claims Paid (Direct)			-	-	-	-	-	-	-	-	-	-	-	-
-In India	**-**	**-**	-	-	-	-	-	-	-	-	-	-	-	-
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	**0.00**	**0.00**	-	-	-	-	-	-	-	-	**0.03**	**0.03**	0.03	0.03
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Miscellaneous

Particulars	Health		Personal Accident		Travel Insurance		Total Health #		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation	
	For the Quarter ended on Sep 30, 2025	Up to the Quarter ended on Sep 30, 2025	For the Quarter ended on Sep 30, 2025	Up to the Quarter ended on Sep 30, 2025	For the Quarter ended on Sep 30, 2025	Up to the Quarter ended on Sep 30, 2025	For the Quarter ended on Sep 30, 2025	Up to the Quarter ended on Sep 30, 2025	For the Quarter ended on Sep 30, 2025	Up to the Quarter ended on Sep 30, 2025	For the Quarter ended on Sep 30, 2025	Up to the Quarter ended on Sep 30, 2025	For the Quarter ended on Sep 30, 2025	Up to the Quarter ended on Sep 30, 2025	For the Quarter ended on Sep 30, 2025	Up to the Quarter ended on Sep 30, 2025
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	-	-	0.04	0.04	-	-	-	-	-	-	-	-	-	-	-	-
Less Claims Outstanding at the beginning of the year	-	-	0.04	0.04	-	-	-	-	-	-	-	-	-	-	-	-
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)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Particulars	Crop Insurance		Other segments (b)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter ended on Sep 30, 2025	Up to the Quarter ended on Sep 30, 2025	For the Quarter ended on Sep 30, 2025	Up to the Quarter ended on Sep 30, 2025	For the Quarter ended on Sep 30, 2025	Up to the Quarter ended on Sep 30, 2025	For the Quarter ended on Sep 30, 2025	Up to the Quarter ended on Sep 30, 2025	For the Quarter ended on Sep 30, 2025	Up to the Quarter ended on Sep 30, 2025
Claims Paid (Direct)	12,447.81	39,029.64		-	-	-	12,447.81	39,029.64	12,447.81	39,029.64
Add :Re-insurance accepted to direct claims	-	-		-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	3,831.35	12,227.31		-	-	-	3,831.35	12,227.31	3,831.35	12,227.31
Net Claim Paid	**8,616.45**	**26,802.33**	**-**	-	-	-	**8,616.45**	**26,802.33**	**8,616.45**	**26,802.33**
Add Claims Outstanding at the end of the year	18,437.55	18,437.55	-	-	-	-	18,437.80	18,437.80	18,437.82	18,437.82
Less Claims Outstanding at the beginning of the year	25,587.01	29,245.27	-	-	-	-	25,587.26	29,245.48	25,587.29	29,245.50
Net Incurred Claims	**1,466.99**	**15,994.62**	**-**	-	-	-	**1,466.99**	**15,994.65**	**1,466.99**	**15,994.65**
Claims Paid (Direct)	-	-		-	-	-				
-In India	**12,447.81**	**39,029.64**	-	-	-	-	**12,447.81**	**39,029.64**	**12,447.81**	**39,029.64**
-Outside India			-	-	-	-				
Estimates of IBNR and IBNER at the end of the period (net)	**11,694.76**	**11,694.76**	-	-	-	-	11,694.79	11,694.79	11,694.79	11,694.79
Estimates of IBNR and IBNER at the beginning of the period (net)	**10,750.40**	**17,447.11**	-	-	-	-	10,750.40	17,447.11	10,750.40	17,447.11

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
#includes Health, Personal Accident & Travel

(Amount in Rs. Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	For the corresponding Quarter of the previous year ended on Sep 30, 2024	Up to the corresponding Quarter of the previous year ended on Sep 30, 2024	For the corresponding Quarter of the previous year ended on Sep 30, 2024	Up to the corresponding Quarter of the previous year ended on Sep 30, 2024	For the corresponding Quarter of the previous year ended on Sep 30, 2024	Up to the corresponding Quarter of the previous year ended on Sep 30, 2024	For the corresponding Quarter of the previous year ended on Sep 30, 2024	Up to the corresponding Quarter of the previous year ended on Sep 30, 2024	For the corresponding Quarter of the previous year ended on Sep 30, 2024	Up to the corresponding Quarter of the previous year ended on Sep 30, 2024	For the corresponding Quarter of the previous year ended on Sep 30, 2024	Up to the corresponding Quarter of the previous year ended on Sep 30, 2024	For the corresponding Quarter of the previous year ended on Sep 30, 2024	Up to the corresponding Quarter of the previous year ended on Sep 30, 2024
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	0.00	0.00	-	-	-	-	-	-	-	-	-	-	-	-
Less Claims Outstanding at the beginning of the year	0.00	0.00	-	-	-	-	-	-	-	-	-	-	-	-
Net Incurred Claims	**-**	**0.00**	-	-	-	-	-	-	-	-	-	-	-	-
Claims Paid (Direct)														
-In India	0.00	0.00	-	-	-	-	-	-	-	-	-	-	-	-
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	**0.00**	**0.00**	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the beginning of the period (net)	**0.00**	**0.00**	-	-	-	-	-	-	-	-	-	-	-	-

Particulars	Health		Personal Accident		Travel Insurance		Total Health #		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation	
	For the corresponding Quarter of the previous year ended on Sep 30, 2024	Up to the corresponding Quarter of the previous year ended on Sep 30, 2024	For the corresponding Quarter of the previous year ended on Sep 30, 2024	Up to the corresponding Quarter of the previous year ended on Sep 30, 2024	For the corresponding Quarter of the previous year ended on Sep 30, 2024	Up to the corresponding Quarter of the previous year ended on Sep 30, 2024	For the corresponding Quarter of the previous year ended on Sep 30, 2024	Up to the corresponding Quarter of the previous year ended on Sep 30, 2024	For the corresponding Quarter of the previous year ended on Sep 30, 2024	Up to the corresponding Quarter of the previous year ended on Sep 30, 2024	For the corresponding Quarter of the previous year ended on Sep 30, 2024	Up to the corresponding Quarter of the previous year ended on Sep 30, 2024	For the corresponding Quarter of the previous year ended on Sep 30, 2024	Up to the corresponding Quarter of the previous year ended on Sep 30, 2024	For the corresponding Quarter of the previous year ended on Sep 30, 2024	Up to the corresponding Quarter of the previous year ended on Sep 30, 2024
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)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Particulars	Crop Insurance		Other segments (b)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the corresponding Quarter of the previous year ended on Sep 30, 2024	Up to the corresponding Quarter of the previous year ended on Sep 30, 2024	For the corresponding Quarter of the previous year ended on Sep 30, 2024	Up to the corresponding Quarter of the previous year ended on Sep 30, 2024	For the corresponding Quarter of the previous year ended on Sep 30, 2024	Up to the corresponding Quarter of the previous year ended on Sep 30, 2024	For the corresponding Quarter of the previous year ended on Sep 30, 2024	Up to the corresponding Quarter of the previous year ended on Sep 30, 2024	For the corresponding Quarter of the previous year ended on Sep 30, 2024	Up to the corresponding Quarter of the previous year ended on Sep 30, 2024
Claims Paid (Direct)	4,701.16	18,945.84		-	-	-	4,701.16	18,945.84	4,701.16	18,945.84
Add :Re-insurance accepted to direct claims	-	-		-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	1,410.35	5,683.75		-	-	-	1,410.35	5,683.75	1,410.35	5,683.75
Net Claim Paid	**3,290.81**	**13,262.09**	-	-	-	-	**3,290.81**	**13,262.09**	**3,290.81**	**13,262.09**
Add Claims Outstanding at the end of the year	28,217.82	28,217.82	-	-	-	-	28,217.82	28,217.82	28,217.82	28,217.82
Less Claims Outstanding at the beginning of the year	29,944.73	27,982.64	-	-	-	-	29,944.73	27,982.64	29,944.73	27,982.64
Net Incurred Claims	**1,563.91**	**13,497.27**	-	-	-	-	**1,563.91**	**13,497.27**	**1,563.91**	**13,497.27**
							-	-	-	-
Claims Paid (Direct)							-	-	-	-
-In India	4,701.16	18,945.84	-	-	-	-	4,701.16	18,945.84	4,701.16	18,945.84
-Outside India	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	5,076.03	5,076.03	-	-	-	-	5,076.03	5,076.03	5,076.03	5,076.03
Estimates of IBNR and IBNER at the beginning of the period (net)	5,735.92	4,404.12	-	-	-	-	5,735.92	4,404.12	5,735.92	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
#includes Health, Personal Accident & Travel