FORM NL-5 - CLAIMS SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance	
	For the Quarter ended on Dec 31, 2025	Up to the Quarter ended on Dec 31, 2025	For the Quarter ended on Dec 31, 2025	Up to the Quarter ended on Dec 31, 2025	For the Quarter ended on Dec 31, 2025	Up to the Quarter ended on Dec 31, 2025	For the Quarter ended on Dec 31, 2025	Up to the Quarter ended on Dec 31, 2025	For the Quarter ended on Dec 31, 2025	Up to the Quarter ended on Dec 31, 2025	For the Quarter ended on Dec 31, 2025	Up to the Quarter ended on Dec 31, 2025	For the Quarter ended on Dec 31, 2025	Up to the Quarter ended on Dec 31, 2025	For the Quarter ended on Dec 31, 2025	Up to the Quarter ended on Dec 31, 2025	For the Quarter ended on Dec 31, 2025	Up to the Quarter ended on Dec 31, 2025	For the Quarter ended on Dec 31, 2025	Up to the Quarter ended on Dec 31, 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	-	-	-	-	-	-	-	-	0.05	0.05	0.05	0.05	-	-	2.26	2.26	-	-
Less: Claims Outstanding at the beginning of the year	0.03	0.03	-	-	-	-	-	-	-	-	0.05	0.05	0.05	0.05	-	-	0.04	0.04	-	-
Net Incurred Claims	-	**0.00**	-	-	-	-	-	-	-	-	-	**0.02**	-	**0.02**	-	-	**2.22**	**2.22**	-	-
Claims Paid (Direct)																				
In India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	-	**0.00**	-	-	-	-	-	-	-	-	**0.03**	**0.03**	0.03	0.03	-	-	**2.22**	**2.22**	-	-
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Particulars	Total Health #		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments [1]		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	For the Quarter ended on Dec 31, 2025	Up to the Quarter ended on Dec 31, 2025	For the Quarter ended on Dec 31, 2025	Up to the Quarter ended on Dec 31, 2025	For the Quarter ended on Dec 31, 2025	Up to the Quarter ended on Dec 31, 2025	For the Quarter ended on Dec 31, 2025	Up to the Quarter ended on Dec 31, 2025	For the Quarter ended on Dec 31, 2025	Up to the Quarter ended on Dec 31, 2025	For the Quarter ended on Dec 31, 2025	Up to the Quarter ended on Dec 31, 2025	For the Quarter ended on Dec 31, 2025	Up to the Quarter ended on Dec 31, 2025	For the Quarter ended on Dec 31, 2025	Up to the Quarter ended on Dec 31, 2025	For the Quarter ended on Dec 31, 2025	Up to the Quarter ended on Dec 31, 2025	For the Quarter ended on Dec 31, 2025	Up to the Quarter ended on Dec 31, 2025
Claims Paid (Direct)	-	-	-	-	-	-	-	-	-	-	15,760.96	52,732.26	-	-	-	-	15,760.96	52,732.26	15,760.96	52,732.26
Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Re-insurance Ceded to claims paid	-	-	-	-	-	-	-	-	-	-	4,570.55	16,597.85	-	-	-	-	4,570.55	16,597.85	4,570.55	16,597.85
Net Claim Paid	-	-	-	-	-	-	-	-	-	-	**11,190.41**	**36,134.41**	-	-	-	-	**11,190.41**	**36,134.41**	**11,190.41**	**36,134.41**
Add: Claims Outstanding at the end of the year	2.26	2.26	-	-	-	-	-	-	-	-	20,601.49	20,601.49	-	-	-	-	20,601.49	20,601.49	20,601.49	20,601.49
Less: Claims Outstanding at the beginning of the year	0.04	0.04	-	-	-	-	-	-	-	-	16,437.85	29,245.37	-	-	-	-	16,437.85	29,245.37	16,437.85	29,245.37
Net Incurred Claims	**2.22**	**2.22**	-	-	-	-	-	-	-	-	**15,353.05**	**27,490.53**	-	-	-	-	**15,353.05**	**27,490.53**	**15,353.05**	**27,490.53**
Claims Paid (Direct)																				
In India	-	-	-	-	-	-	-	-	-	-	15,760.96	52,732.26	-	-	-	-	15,760.96	52,732.26	15,760.96	52,732.26
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	**2.22**	**2.22**	-	-	-	-	-	-	-	-	6,379.92	6,379.92	-	-	-	-	6,379.92	6,379.92	6,382.07	6,382.07
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	-	-	-	-	-	-	-	-	11,884.76	17,447.11	-	-	-	-	11,884.76	17,447.11	11,884.76	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 include 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 realisation.
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		Health		Personal Accident		Travel Insurance	
	For the corresponding Quarter ended on Dec 31, 2024	Up to the corresponding Quarter ended on Dec 31, 2024	For the corresponding Quarter ended on Dec 31, 2024	Up to the corresponding Quarter ended on Dec 31, 2024	For the corresponding Quarter ended on Dec 31, 2024	Up to the corresponding Quarter ended on Dec 31, 2024	For the corresponding Quarter ended on Dec 31, 2024	Up to the corresponding Quarter ended on Dec 31, 2024	For the corresponding Quarter ended on Dec 31, 2024	Up to the corresponding Quarter ended on Dec 31, 2024	For the corresponding Quarter ended on Dec 31, 2024	Up to the corresponding Quarter ended on Dec 31, 2024	For the corresponding Quarter ended on Dec 31, 2024	Up to the corresponding Quarter ended on Dec 31, 2024	For the corresponding Quarter ended on Dec 31, 2024	Up to the corresponding Quarter ended on Dec 31, 2024	For the corresponding Quarter ended on Dec 31, 2024	Up to the corresponding Quarter ended on Dec 31, 2024	For the corresponding Quarter ended on Dec 31, 2024	Up to the corresponding Quarter ended on Dec 31, 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	0.02	0.02	-	-	-	-	-	-	-	-	0.05	0.05	0.05	0.05	-	-	0.04	0.04	-	-
Less: Claims Outstanding at the beginning of the year	0.08	0.08	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Incurred Claims	**0.02**	**0.02**	-	-	-	-	-	-	-	-	**0.05**	**0.05**	**0.05**	**0.05**	-	-	**0.04**	**0.04**	-	-
Claims Paid (Direct)																				
In India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	**0.02**	**0.02**	-	-	-	-	-	-	-	-	**0.05**	**0.05**	0.05	0.05	-	-	**0.04**	**0.04**	-	-
Estimates of IBNR and IBNER at the beginning of the period (net)	**0.08**	**0.08**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Particulars	Total Health #		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments [1]		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	For the corresponding Quarter ended on Dec 31, 2024	Up to the corresponding Quarter ended on Dec 31, 2024	For the corresponding Quarter ended on Dec 31, 2024	Up to the corresponding Quarter ended on Dec 31, 2024	For the corresponding Quarter ended on Dec 31, 2024	Up to the corresponding Quarter ended on Dec 31, 2024	For the corresponding Quarter ended on Dec 31, 2024	Up to the corresponding Quarter ended on Dec 31, 2024	For the corresponding Quarter ended on Dec 31, 2024	Up to the corresponding Quarter ended on Dec 31, 2024	For the corresponding Quarter ended on Dec 31, 2024	Up to the corresponding Quarter ended on Dec 31, 2024	For the corresponding Quarter ended on Dec 31, 2024	Up to the corresponding Quarter ended on Dec 31, 2024	For the corresponding Quarter ended on Dec 31, 2024	Up to the corresponding Quarter ended on Dec 31, 2024	For the corresponding Quarter ended on Dec 31, 2024	Up to the corresponding Quarter ended on Dec 31, 2024	For the corresponding Quarter ended on Dec 31, 2024	Up to the corresponding Quarter ended on Dec 31, 2024
Claims Paid (Direct)	-	-	-	-	-	-	-	-	-	-	25,981.18	42,537.01	-	-	-	-	25,981.18	42,537.01	25,981.18	42,537.01
Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Re-insurance Ceded to claims paid	-	-	-	-	-	-	-	-	-	-	7,164.17	13,011.68	-	-	-	-	7,164.17	13,011.68	7,164.17	13,011.68
Net Claim Paid	-	-	-	-	-	-	-	-	-	-	**18,817.01**	**29,525.33**	-	-	-	-	**18,817.01**	**29,525.33**	**18,817.01**	**29,525.33**
Add: Claims Outstanding at the end of the year	0.04	0.04	-	-	-	-	-	-	-	-	30,932.95	30,932.95	-	-	-	-	30,932.95	30,932.95	30,932.95	30,932.95
Less: Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	26,717.92	27,080.64	-	-	-	-	26,717.92	27,080.64	26,717.92	27,080.64
Net Incurred Claims	**0.04**	**0.04**	-	-	-	-	-	-	-	-	**16,978.02**	**33,475.38**	-	-	-	-	**16,978.02**	**33,475.38**	**16,978.12**	**33,475.46**
Claims Paid (Direct)																				
In India	-	-	-	-	-	-	-	-	-	-	25,981.18	42,537.01	-	-	-	-	**25,981.18**	**42,537.01**	25,981.18	42,537.01
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	0.04	0.04	-	-	-	-	-	-	-	-	6,910.17	6,910.17	-	-	-	-	6,910.17	6,910.17	6,910.25	6,910.25
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	-	-	-	-	-	-	-	-	5,076.63	4,606.12	-	-	-	-	5,076.63	4,606.12	5,076.63	4,606.12

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 include 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.
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#Includes Health, Personal Accident & Travel