FORM NL-5 - CLAIMS SCHEDULE

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	For the Quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the Quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the Quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the Quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the Quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the Quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the Quarter ended September 30, 2026	Up to the quarter ended September 30, 2026
Claims Paid (Direct)	21,580	57,231	14,792	27,136	242	250	15,034	27,386	98,659	1,77,416	45,718	71,641	1,44,377	2,49,057
Add :Re-insurance accepted to direct claims	368	1,180	409	2,477	-	-	409	2,477	-	5,515	-	-	-	5,515
Less :Re-insurance Ceded to claims paid	15,003	47,740	5,895	11,949	237	245	6,132	12,194	49,933	95,213	1,990	3,197	51,923	98,410
Net Claim Paid	**6,945**	**10,671**	**9,306**	**17,664**	**5**	**5**	**9,311**	**17,669**	**48,726**	**87,718**	**43,728**	**68,444**	**92,454**	**1,56,162**
Add Claims Outstanding at the end of the year	51,797	51,797	58,226	58,226	421	421	58,647	58,647	53,544	53,544	13,98,224	13,98,224	14,51,768	14,51,768
Less Claims Outstanding at the beginning of the year	41,795	38,853	57,363	52,591	313	265	57,676	52,856	48,188	36,595	13,67,437	13,19,125	14,15,625	13,55,720
Net Incurred Claims	**16,947**	**23,615**	**10,169**	**23,299**	**113**	**161**	**10,282**	**23,460**	**54,082**	**1,04,667**	**74,515**	**1,47,543**	**1,28,597**	**2,52,210**
Claims Paid (Direct)														
-In India	21,219	56,171	12,991	20,921	236	244	13,226	21,165	98,659	1,77,416	45,718	71,641	1,44,377	2,49,057
-Outside India	361	1,060	1,801	6,215	6	6	1,808	6,221	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	14,598	14,598	25,122	25,122	229	229	25,351	25,351	30,525	30,525	9,48,063	9,48,063	9,78,588	9,78,588
Estimates of IBNR and IBNER at the beginning of the period (net)	14,007	13,450	25,478	23,310	255	207	25,733	23,517	28,765	26,064	9,45,928	9,28,466	9,74,693	9,54,530

FORM NL-5 - CLAIMS SCHEDULE

Particulars	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability	
	For the Quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the Quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the Quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the Quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the Quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the Quarter ended September 30, 2026	Up to the quarter ended September 30, 2026
Claims Paid (Direct)	1,10,117	1,88,864	2,821	5,936	6,122	11,566	1,19,060	2,06,366	1,036	1,802	1,240	10,467
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	237	245
Less :Re-insurance Ceded to claims paid	28,624	46,287	555	1,108	234	396	29,413	47,791	45	76	2,293	9,306
Net Claim Paid	**81,493**	**1,42,577**	**2,266**	**4,828**	**5,888**	**11,170**	**89,647**	**1,58,575**	**991**	**1,726**	**(816)**	**1,406**
Add Claims Outstanding at the end of the year	92,390	92,390	14,042	14,042	22,183	22,183	1,28,615	1,28,615	8,216	8,216	26,805	26,805
Less Claims Outstanding at the beginning of the year	86,216	62,695	14,465	13,581	23,185	22,079	1,23,866	98,355	7,954	7,662	24,978	25,735
Net Incurred Claims	**87,667**	**1,72,272**	**1,843**	**5,289**	**4,886**	**11,274**	**94,396**	**1,88,835**	**1,253**	**2,280**	**1,011**	**2,476**
Claims Paid (Direct)												
-In India	1,10,117	1,88,864	2,821	5,936	1,260	2,776	1,14,198	1,97,577	1,036	1,802	(3,419)	1,380
-Outside India	-	-	-	-	4,862	8,789	4,862	8,789	-	-	4,658	9,088
Estimates of IBNR and IBNER at the end of the period (net)	55,673	55,673	9,063	9,063	16,027	16,027	80,763	80,763	4,755	4,755	13,319	13,319
Estimates of IBNR and IBNER at the beginning of the period (net)	54,236	46,170	8,951	8,765	15,309	13,503	78,496	68,438	4,613	4,423	13,925	13,397

FORM NL-5 - CLAIMS SCHEDULE

(₹ in Lakhs)

Particulars	Engineering		Aviation		Crop Insurance		Credit [b]		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the Quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the Quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the Quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the Quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the Quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the Quarter ended September 30, 2026	Up to the quarter ended September 30, 2026
Claims Paid (Direct)	4,155	6,606	82	207	10,061	13,071	2,082	3,195	6,955	15,363	2,89,048	5,06,134	3,25,662	5,90,751
Add :Re-insurance accepted to direct claims	-	-	-	-	-	490	-	-	-	-	237	6,250	1,014	9,907
Less :Re-insurance Ceded to claims paid	3,090	4,860	53	67	7,454	9,345	1,945	2,945	4,806	10,572	1,01,022	1,83,372	1,22,157	2,43,306
Net Claim Paid	**1,065**	**1,746**	**29**	**140**	**2,607**	**4,216**	**137**	**250**	**2,149**	**4,791**	**1,88,263**	**3,29,012**	**2,04,519**	**3,57,352**
Add Claims Outstanding at the end of the year	11,410	11,410	4,962	4,962	16,621	16,621	7,827	7,827	8,427	8,427	16,64,651	16,64,651	17,75,095	17,75,095
Less Claims Outstanding at the beginning of the year	11,185	9,479	4,895	4,363	16,046	14,744	7,551	6,623	8,253	7,119	16,20,353	15,29,800	17,19,825	16,21,509
Net Incurred Claims	**1,290**	**3,677**	**96**	**739**	**3,182**	**6,093**	**413**	**1,454**	**2,323**	**6,099**	**2,32,561**	**4,63,863**	**2,59,790**	**5,10,938**
Claims Paid (Direct)														
-In India	4,155	6,606	76	201	10,061	13,071	2,082	3,195	6,955	15,363	2,79,522	4,88,252	3,13,967	5,65,588
-Outside India	-	-	5	5	-	-	-	-	-	-	9,526	17,883	11,695	25,163
Estimates of IBNR and IBNER at the end of the period (net)	4,111	4,111	3,439	3,439	16,211	16,211	5,805	5,805	7,265	7,265	11,14,256	11,14,256	11,54,205	11,54,205
Estimates of IBNR and IBNER at the beginning of the period (net)	4,179	3,847	3,646	3,198	15,819	14,493	5,578	5,331	7,167	6,296	11,08,116	10,73,953	11,47,856	11,10,920

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	For the Quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the Quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the Quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the Quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the Quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the Quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the Quarter ended September 30, 2025	Up to the quarter ended September 30, 2025
Claims Paid (Direct)	29,873	80,014	14,767	25,474	10	10	14,777	25,484	79,423	1,35,551	44,564	70,209	1,23,987	2,05,760
Add :Re-insurance accepted to direct claims	2,107	2,361	417	1,540	-	-	417	1,540	-	-	1,019	2,007	1,019	2,007
Less :Re-insurance Ceded to claims paid	24,420	68,562	2,280	3,664	10	10	2,290	3,674	48,168	80,983	2,064	3,330	50,232	84,313
Net Claim Paid	**7,560**	**13,813**	**12,904**	**23,350**	**-**	**-**	**12,904**	**23,350**	**31,255**	**54,568**	**43,519**	**68,886**	**74,774**	**1,23,454**
Add Claims Outstanding at the end of the year	38,298	38,298	52,571	52,571	157	157	52,728	52,728	41,888	41,888	12,81,713	12,81,713	13,23,601	13,23,601
Less Claims Outstanding at the beginning of the year	39,118	38,587	51,905	49,974	40	5	51,945	49,979	43,586	35,255	12,54,995	12,11,245	12,98,581	12,46,500
Net Incurred Claims	**6,740**	**13,524**	**13,570**	**25,947**	**117**	**152**	**13,687**	**26,099**	**29,557**	**61,201**	**70,237**	**1,39,354**	**99,794**	**2,00,555**
Claims Paid (Direct)														
-In India	28,036	78,102	13,013	21,813	10	10	13,022	21,822	79,423	1,35,551	44,564	70,209	1,23,987	2,05,760
-Outside India	1,837	1,912	1,754	3,661	-	-	1,754	3,661	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	12,415	12,415	21,107	21,107	156	156	21,263	21,263	23,515	23,515	8,83,578	8,83,578	9,07,093	9,07,093
Estimates of IBNR and IBNER at the beginning of the period (net)	11,875	11,163	20,820	20,572	40	5	20,860	20,577	24,293	24,128	8,68,841	8,52,091	8,93,134	8,76,219

Particulars	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's liability		Public/ Product Liability	
	For the Quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the Quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the Quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the Quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the Quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the Quarter ended September 30, 2025	Up to the quarter ended September 30, 2025
Claims Paid (Direct)	63,285	1,18,280	4,078	7,854	5,424	9,826	72,787	1,35,960	734	1,402	9,774	20,616
Add :Re-insurance accepted to direct claims	631	2,196	-	-	-	-	631	2,196	-	-	9	114
Less :Re-insurance Ceded to claims paid	10,961	22,248	729	1,373	194	383	11,884	24,004	28	56	8,753	18,696
Net Claim Paid	**52,955**	**98,228**	**3,349**	**6,481**	**5,230**	**9,443**	**61,534**	**1,14,152**	**706**	**1,346**	**1,030**	**2,034**
Add Claims Outstanding at the end of the year	60,579	60,579	15,349	15,349	19,482	19,482	95,410	95,410	7,490	7,490	25,716	25,716
Less Claims Outstanding at the beginning of the year	58,483	52,087	15,058	14,525	18,708	17,671	92,249	84,283	7,178	6,724	23,806	24,335
Net Incurred Claims	**55,051**	**1,06,720**	**3,640**	**7,305**	**6,004**	**11,254**	**64,695**	**1,25,279**	**1,018**	**2,112**	**2,940**	**3,415**
Claims Paid (Direct)												
-In India	63,285	1,18,280	4,078	7,854	467	1,833	67,830	1,27,967	734	1,402	9,690	20,445
-Outside India	-	-	-	-	4,957	7,993	4,957	7,993	-	-	84	171
Estimates of IBNR and IBNER at the end of the period (net)	43,122	43,122	8,959	8,959	14,643	14,643	66,724	66,724	4,269	4,269	13,729	13,729
Estimates of IBNR and IBNER at the beginning of the period (net)	41,515	39,060	9,349	9,624	13,421	11,903	64,285	60,587	4,162	3,998	13,946	15,122

(₹ in Lakhs)

Particulars	Engineering		Aviation		Crop Insurance		Credit [e]		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the Quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the Quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the Quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the Quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the Quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the Quarter ended September 30, 2025	Up to the quarter ended September 30, 2025
Claims Paid (Direct)	4,224	7,918	23,139	23,252	2,657	6,473	4,808	5,093	6,049	9,311	2,48,159	4,15,785	2,92,809	5,21,283
Add :Re-insurance accepted to direct claims	-	-	1,621	1,738	-	-	-	-	-	-	3,280	6,055	5,804	9,956
Less :Re-insurance Ceded to claims paid	3,419	6,205	22,968	23,063	254	678	4,326	4,943	4,102	5,816	1,05,966	1,67,774	1,32,676	2,40,010
Net Claim Paid	**805**	**1,713**	**1,792**	**1,927**	**2,403**	**5,795**	**482**	**150**	**1,947**	**3,495**	**1,45,473**	**2,54,066**	**1,65,937**	**2,91,229**
Add Claims Outstanding at the end of the year	8,333	8,333	3,213	3,213	29,097	29,097	6,166	6,166	7,455	7,455	15,06,481	15,06,481	15,97,507	15,97,507
Less Claims Outstanding at the beginning of the year	7,791	7,513	4,518	2,417	31,073	23,635	6,444	5,978	7,139	5,540	14,78,779	14,06,925	15,69,842	14,95,491
Net Incurred Claims	**1,347**	**2,533**	**487**	**2,723**	**427**	**11,257**	**204**	**338**	**2,263**	**5,410**	**1,73,175**	**3,53,622**	**1,93,602**	**3,93,245**
Claims Paid (Direct)														
-In India	4,224	7,918	954	1,067	2,657	6,473	4,808	5,093	6,049	9,311	2,20,932	3,85,436	2,61,991	4,85,361
-Outside India	-	-	22,185	22,185	-	-	-	-	-	-	27,227	30,349	30,818	35,922
Estimates of IBNR and IBNER at the end of the period (net)	3,462	3,462	1,982	1,982	28,943	28,943	5,412	5,412	6,791	6,791	10,38,405	10,38,405	10,72,083	10,72,083
Estimates of IBNR and IBNER at the beginning of the period (net)	3,212	3,312	3,824	1,721	30,937	23,070	5,456	5,397	6,370	5,197	10,25,326	9,94,623	10,58,061	10,26,363