

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 June 30, 2026	Up to the quarter ended June 30, 2026	For the Quarter ended June 30, 2026	Up to the quarter ended June 30, 2026	For the Quarter ended June 30, 2026	Up to the quarter ended June 30, 2026	For the Quarter ended June 30, 2026	Up to the quarter ended June 30, 2026	For the Quarter ended June 30, 2026	Up to the quarter ended June 30, 2026	For the Quarter ended June 30, 2026	Up to the quarter ended June 30, 2026	For the Quarter ended June 30, 2026	Up to the quarter ended June 30, 2026
Claims Paid (Direct)	35,651	35,651	12,344	12,344	8	8	12,352	12,352	78,757	78,757	25,923	25,923	104,680	104,680
Add :Re-insurance accepted to direct claims	812	812	2,068	2,068	-	-	2,068	2,068	5,515	5,515	-	-	5,515	5,515
Less :Re-insurance Ceded to claims paid	32,737	32,737	6,054	6,054	8	8	6,062	6,062	45,280	45,280	1,207	1,207	46,487	46,487
Net Claim Paid	3,726	3,726	8,358	8,358	-	-	8,358	8,358	38,992	38,992	24,716	24,716	63,708	63,708
Add Claims Outstanding at the end of the year	41,795	41,795	57,363	57,363	313	313	57,676	57,676	48,188	48,188	1,367,437	1,367,437	1,415,625	1,415,625
Less Claims Outstanding at the beginning of the year	38,853	38,853	52,991	52,991	265	265	52,856	52,856	36,595	36,595	1,319,125	1,319,125	1,355,720	1,355,720
Net Incurred Claims	6,668	6,668	13,130	13,130	48	48	13,178	13,178	50,585	50,585	73,028	73,028	123,613	123,613
Claims Paid (Direct)														
-In India	34,953	34,953	7,930	7,930	8	8	7,938	7,938	78,757	78,757	25,923	25,923	104,680	104,680
-Outside India	699	699	4,413	4,413	-	-	4,414	4,414	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	14,007	14,007	25,478	25,478	255	255	25,733	25,733	28,765	28,765	945,928	945,928	974,693	974,693
Estimates of IBNR and IBNER at the beginning of the period (net)	13,450	13,450	23,310	23,310	207	207	23,517	23,517	26,064	26,064	928,466	928,466	954,530	954,530

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(Amount in Rs. Lakhs)

Particulars	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability	
	For the Quarter ended June 30, 2026	Up to the quarter ended June 30, 2026	For the Quarter ended June 30, 2026	Up to the quarter ended June 30, 2026	For the Quarter ended June 30, 2026	Up to the quarter ended June 30, 2026	For the Quarter ended June 30, 2026	Up to the quarter ended June 30, 2026	For the Quarter ended June 30, 2026	Up to the quarter ended June 30, 2026	For the Quarter ended June 30, 2026	Up to the quarter ended June 30, 2026
Claims Paid (Direct)	78,747	78,747	3,115	3,115	5,444	5,444	87,306	87,306	766	766	9,227	9,227
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	8	8
Less :Re-insurance Ceded to claims paid	17,663	17,663	553	553	162	162	18,378	18,378	31	31	7,013	7,013
Net Claim Paid	61,084	61,084	2,562	2,562	5,282	5,282	68,928	68,928	735	735	2,222	2,222
Add Claims Outstanding at the end of the year	86,216	86,216	14,465	14,465	23,185	23,185	123,866	123,866	7,954	7,954	24,978	24,978
Less Claims Outstanding at the beginning of the year	62,695	62,695	13,581	13,581	22,079	22,079	98,355	98,355	7,662	7,662	25,735	25,735
Net Incurred Claims	84,605	84,605	3,446	3,446	6,388	6,388	94,439	94,439	1,027	1,027	1,465	1,465
Claims Paid (Direct)												
-In India	78,747	78,747	3,115	3,115	1,517	1,517	83,379	83,379	766	766	4,798	4,798
-Outside India	-	-	-	-	3,927	3,927	3,927	3,927	-	-	4,429	4,429
Estimates of IBNR and IBNER at the end of the period (net)	54,236	54,236	8,951	8,951	15,309	15,309	78,496	78,496	4,613	4,613	13,925	13,925
Estimates of IBNR and IBNER at the beginning of the period (net)	46,170	46,170	8,765	8,765	13,503	13,503	68,438	68,438	4,423	4,423	13,397	13,397

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(Amount in Rs. Lakhs)

Particulars	Engineering		Aviation		Crop Insurance		Credit ^(b)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter ended June 30, 2026	Up to the quarter ended June 30, 2026	For the Quarter ended June 30, 2026	Up to the quarter ended June 30, 2026	For the Quarter ended June 30, 2026	Up to the quarter ended June 30, 2026	For the Quarter ended June 30, 2026	Up to the quarter ended June 30, 2026	For the Quarter ended June 30, 2026	Up to the quarter ended June 30, 2026	For the Quarter ended June 30, 2026	Up to the quarter ended June 30, 2026	For the Quarter ended June 30, 2026	Up to the quarter ended June 30, 2026
Claims Paid (Direct)	2,451	2,451	125	125	3,010	3,010	1,113	1,113	8,408	8,408	217,086	217,086	265,089	265,089
Add :Re-insurance accepted to direct claims	-	-	-	-	490	490	-	-	-	-	6,013	6,013	8,893	8,893
Less :Re-insurance Ceded to claims paid	1,770	1,770	14	14	1,891	1,891	1,000	1,000	5,766	5,766	82,350	82,350	121,149	121,149
Net Claim Paid	681	681	111	111	1,609	1,609	113	113	2,642	2,642	140,749	140,749	152,833	152,833
Add Claims Outstanding at the end of the year	11,185	11,185	4,895	4,895	16,046	16,046	7,551	7,551	8,253	8,253	1,620,353	1,620,353	1,719,824	1,719,824
Less Claims Outstanding at the beginning of the year	9,479	9,479	4,363	4,363	14,744	14,744	6,623	6,623	7,119	7,119	1,529,800	1,529,800	1,621,510	1,621,510
Net Incurred Claims	2,387	2,387	643	643	2,911	2,911	1,041	1,041	3,776	3,776	231,302	231,302	251,148	251,148
Claims Paid (Direct)														
-In India	2,451	2,451	125	125	3,010	3,010	1,113	1,113	8,408	8,408	208,729	208,729	251,618	251,621
-Outside India	-	-	0	0	-	-	-	-	-	-	8,357	8,357	13,471	13,468
Estimates of IBNR and IBNER at the end of the period (net)	4,179	4,179	3,646	3,646	15,819	15,819	5,578	5,578	7,167	7,167	1,108,116	1,108,116	1,147,856	1,147,856
Estimates of IBNR and IBNER at the beginning of the period (net)	3,847	3,847	3,198	3,198	14,493	14,493	5,331	5,331	6,296	6,296	1,073,953	1,073,953	1,110,920	1,110,920

(Amount in Rs. Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	For the Quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the Quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the Quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the Quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the Quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the Quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the Quarter ended June 30, 2025	Up to the quarter ended June 30, 2025
Claims Paid (Direct)	50,141	50,141	10,707	10,707	-	-	10,707	10,707	56,128	56,128	25,645	25,645	81,773	81,773
Add :Re-insurance accepted to direct claims	254	254	1,123	1,123	-	-	1,123	1,123	-	-	988	988	988	988
Less :Re-insurance Ceded to claims paid	44,142	44,142	1,394	1,394	-	-	1,394	1,394	32,815	32,815	1,266	1,266	34,081	34,081
Net Claim Paid	6,253	6,253	10,446	10,446	-	-	10,446	10,446	23,313	23,313	25,367	25,367	48,680	48,680
Add Claims Outstanding at the end of the year	39,118	39,118	51,905	51,905	40	40	51,945	51,945	43,586	43,586	1,254,995	1,254,995	1,298,581	1,298,581
Less Claims Outstanding at the beginning of the year	38,587	38,587	49,974	49,974	5	5	49,979	49,979	35,255	35,255	1,211,245	1,211,245	1,246,500	1,246,500
Net Incurred Claims	6,784	6,784	12,377	12,377	35	35	12,412	12,412	31,644	31,644	69,117	69,117	100,761	100,761
Claims Paid (Direct)														
-In India	50,066	50,066	8,800	8,800	-	-	8,800	8,800	56,128	56,128	25,645	25,645	81,773	81,773
-Outside India	75	75	1,907	1,907	-	-	1,907	1,907	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	11,875	11,875	20,820	20,820	40	40	20,860	20,860	24,293	24,293	868,841	868,841	893,134	893,134
Estimates of IBNR and IBNER at the beginning of the period (net)	11,163	11,163	20,572	20,572	5	5	20,577	20,577	24,128	24,128	852,091	852,091	876,219	876,219

(Amount in Rs. Lakhs)

Particulars	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's liability		Public/ Product Liability	
	For the Quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the Quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the Quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the Quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the Quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the Quarter ended June 30, 2025	Up to the quarter ended June 30, 2025
Claims Paid (Direct)	54,995	54,995	3,776	3,776	4,402	4,402	63,173	63,173	668	668	10,842	10,842
Add :Re-insurance accepted to direct claims	1,565	1,565	-	-	-	-	1,565	1,565	-	-	105	105
Less :Re-insurance Ceded to claims paid	11,287	11,287	644	644	189	189	12,120	12,120	28	28	9,943	9,943
Net Claim Paid	45,273	45,273	3,132	3,132	4,213	4,213	52,618	52,618	640	640	1,004	1,004
Add Claims Outstanding at the end of the year	58,483	58,483	15,058	15,058	18,708	18,708	92,249	92,249	7,178	7,178	23,806	23,806
Less Claims Outstanding at the beginning of the year	52,087	52,087	14,525	14,525	17,671	17,671	84,283	84,283	6,724	6,724	24,335	24,335
Net Incurred Claims	51,669	51,669	3,665	3,665	5,250	5,250	60,584	60,584	1,094	1,094	475	475
Claims Paid (Direct)												
-In India	54,995	54,995	3,776	3,776	1,366	1,366	60,137	60,137	668	668	10,756	10,756
-Outside India	-	-	-	-	3,036	3,036	3,036	3,036	-	-	86	86
Estimates of IBNR and IBNER at the end of the period (net)	41,515	41,515	9,349	9,349	13,421	13,421	64,285	64,285	4,162	4,162	13,946	13,946
Estimates of IBNR and IBNER at the beginning of the period (net)	39,060	39,060	9,624	9,624	11,903	11,903	60,587	60,587	3,998	3,998	15,122	15,122

(Amount in Rs. Lakhs)

Particulars	Engineering		Aviation		Crop Insurance		Credit ^(a)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the Quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the Quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the Quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the Quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the Quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the Quarter ended June 30, 2025	Up to the quarter ended June 30, 2025
Claims Paid (Direct)	3,694	3,694	113	113	3,816	3,816	285	285	3,262	3,262	167,626	167,626	228,474	228,474
Add :Re-insurance accepted to direct claims	-	-	117	117	-	-	-	-	-	-	2,775	2,775	4,152	4,152
Less :Re-insurance Ceded to claims paid	2,786	2,786	95	95	424	424	617	617	1,714	1,714	61,808	61,808	107,334	107,334
Net Claim Paid	908	908	135	135	3,392	3,392	(332)	(332)	1,548	1,548	108,593	108,593	125,292	125,292
Add Claims Outstanding at the end of the year	7,791	7,791	4,518	4,518	31,073	31,073	6,444	6,444	7,139	7,139	1,478,779	1,478,779	1,569,842	1,569,842
Less Claims Outstanding at the beginning of the year	7,513	7,513	2,417	2,417	23,635	23,635	5,978	5,978	5,540	5,540	1,406,925	1,406,925	1,495,491	1,495,491
Net Incurred Claims	1,186	1,186	2,236	2,236	10,830	10,830	134	134	3,147	3,147	180,447	180,447	199,643	199,643
Claims Paid (Direct)														
-In India	3,694	3,694	113	113	3,816	3,816	285	285	3,262	3,262	164,504	164,504	223,370	223,370
-Outside India	-	-	-	-	-	-	-	-	-	-	3,122	3,122	5,104	5,104
Estimates of IBNR and IBNER at the end of the period (net)	3,212	3,212	3,824	3,824	30,937	30,937	5,456	5,456	6,370	6,370	1,025,326	1,025,326	1,058,061	1,058,061
Estimates of IBNR and IBNER at the beginning of the period (net)	3,312	3,312	1,721	1,721	23,070	23,070	5,397	5,397	5,197	5,197	994,623	994,623	1,026,363	1,026,363