

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Miscellaneous					
									Motor OD		Motor TP		Total Motor	
	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025
Claims Paid (Direct)	6,394	11,683	1,289	1,741	-	-	1,289	1,741	39,378	74,874	30,061	43,538	69,439	118,412
Add :Re-insurance accepted to direct claims	2,706	3,945	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	7,347	12,513	1,197	1,617	-	-	1,197	1,617	1,593	3,073	1,181	1,696	2,774	4,769
Net Claim Paid	1,753	3,115	92	124	-	-	92	124	37,785	71,801	28,880	41,842	66,665	113,643
Add Claims Outstanding at the end of the period	14,577	14,577	397	397	-	-	397	397	20,086	20,086	882,166	882,166	902,252	902,252
Less Claims Outstanding at the beginning of the period	14,048	14,515	476	660	-	-	476	660	18,599	15,355	848,883	802,968	867,482	818,323
Net Incurred Claims	2,282	3,177	13	(139)	-	-	13	(139)	39,272	76,532	62,163	121,040	101,435	197,572
Claims Paid (Direct)														
-In India	6,394	11,683	1,289	1,741	-	-	1,289	1,741	39,378	74,874	30,061	43,538	69,439	118,412
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	3,641	3,641	164	164	-	-	164	164	6,128	6,128	670,073	670,073	676,201	676,201
Estimates of IBNR and IBNER at the beginning of the period (net)	2,992	2,357	298	317	-	-	298	317	4,437	4,955	636,354	608,598	640,791	613,553

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Miscellaneous					
									Motor OD		Motor TP		Total Motor	
	For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2024	Up to the Quarter September 2024
Claims Paid (Direct)	4,635	7,878	569	931	-	-	569	931	33,467	63,253	19,049	(20,386)	52,516	42,867
Add :Re-insurance accepted to direct claims	451	2,872	22	33	-	-	22	33	-	448	-	46,404	-	46,852
Less :Re-insurance Ceded to claims paid	4,189	8,936	549	892	-	-	549	892	1,347	2,562	719	1,081	2,068	3,953
Net Claim Paid	897	1,814	42	72	-	-	42	72	32,120	61,119	18,330	24,937	50,450	86,056
Add Claims Outstanding at the end of the period	12,653	12,653	262	262	50	50	312	312	18,520	18,520	735,095	735,095	753,615	753,615
Less Claims Outstanding at the beginning of the period	11,933	11,361	254	225	36	36	290	261	16,281	14,557	697,058	649,073	713,339	663,630
Net Incurred Claims	1,617	3,106	50	109	14	14	64	123	34,359	65,082	56,367	110,959	90,726	176,041
Claims Paid (Direct)														
-In India	4,635	7,878	569	931	-	-	569	931	33,467	63,253	19,049	(20,386)	52,516	42,867
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	2,869	2,869	165	165	50	50	215	215	4,266	4,266	548,213	548,213	552,479	552,479
Estimates of IBNR and IBNER at the beginning of the period (net)	2,330	2,388	173	160	36	36	209	196	5,065	5,071	516,075	488,643	521,140	493,714

Particulars	Miscellaneous													
	Health		Personal Accident		Travel		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering	
	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025
Claims Paid (Direct)	27,427	48,175	5,790	8,390	326	691	33,543	57,256	849	1,670	-	-	1,272	2,004
Add :Re-insurance accepted to direct claims	10,940	29,672	-	-	-	-	10,940	29,672	-	-	-	-	-	24
Less :Re-insurance Ceded to claims paid	8,385	14,828	3,926	5,458	13	28	12,324	20,314	34	67	-	-	1,069	1,700
Net Claim Paid	29,982	63,019	1,864	2,932	313	663	32,159	66,614	815	1,603	-	-	203	328
Add Claims Outstanding at the end of the period	43,407	43,407	9,913	9,913	581	581	53,901	53,901	5,039	5,039	12	12	2,946	2,946
Less Claims Outstanding at the beginning of the period	37,216	41,996	8,865	8,377	409	299	46,490	50,672	4,187	3,804	9	2	2,525	2,378
Net Incurred Claims	36,173	64,430	2,912	4,468	485	945	39,570	69,843	1,667	2,838	3	10	624	896
Claims Paid (Direct)														
-In India	27,427	48,175	5,790	8,390	326	691	33,543	57,256	849	1,670	-	-	1,272	2,004
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	32,200	32,200	7,026	7,026	430	430	39,656	39,656	2,405	2,405	12	12	1,405	1,405
Estimates of IBNR and IBNER at the beginning of the period (net)	24,871	34,536	5,262	5,148	273	174	30,406	39,858	1,787	2,096	9	2	1,056	876

Particulars	Miscellaneous													
	Health		Personal Accident		Travel		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering	
	For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2024	Up to the Quarter September 2024
Claims Paid (Direct)	27,891	53,322	1,384	2,411	253	352	29,528	56,085	785	1,398	-	-	369	793
Add :Re-insurance accepted to direct claims	2,518	6,573	-	-	-	-	2,518	6,573	-	-	-	-	100	111
Less :Re-insurance Ceded to claims paid	1,120	2,139	410	519	10	14	1,540	2,672	31	56	-	-	394	763
Net Claim Paid	29,289	57,756	974	1,892	243	338	30,506	59,986	754	1,342	-	-	75	141
Add Claims Outstanding at the end of the period	23,742	23,742	7,767	7,767	315	315	31,824	31,824	3,806	3,806	2	2	1,690	1,690
Less Claims Outstanding at the beginning of the period	25,600	20,798	7,746	5,749	329	269	33,675	26,816	2,366	1,845	2	2	1,403	1,258
Net Incurred Claims	27,431	60,700	995	3,910	229	384	28,655	64,994	2,194	3,303	-	-	362	573
Claims Paid (Direct)														
-In India	27,891	53,322	1,384	2,411	253	352	29,528	56,085	785	1,398	-	-	369	793
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	13,048	13,048	5,579	5,579	227	227	18,854	18,854	1,489	1,489	2	2	408	408
Estimates of IBNR and IBNER at the beginning of the period (net)	15,299	14,340	6,360	4,218	240	197	21,899	18,755	858	1,029	2	2	460	410

₹ in Lakhs

Particulars	Miscellaneous								Grand Total	
	Aviation		Crop Insurance		Miscellaneous		Total Miscellaneous			
	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025
Claims Paid (Direct)	200	798	-	-	1,679	3,700	106,982	183,840	114,665	197,264
Add :Re-insurance accepted to direct claims	-	-	7,151	12,483	741	1,093	18,832	43,272	21,538	47,217
Less :Re-insurance Ceded to claims paid	68	271	-	-	1,570	3,157	17,839	30,278	26,383	44,408
Net Claim Paid	132	527	7,151	12,483	850	1,636	107,975	196,834	109,820	200,073
Add Claims Outstanding at the end of the period	724	724	21,220	21,220	8,678	8,678	994,772	994,772	1,009,746	1,009,746
Less Claims Outstanding at the beginning of the period	466	371	23,465	24,576	7,982	10,949	952,606	911,075	967,130	926,250
Net Incurred Claims	390	880	4,906	9,127	1,546	(635)	150,141	280,531	152,436	283,569
Claims Paid (Direct)										
-In India	200	798	-	-	1,679	3,700	106,982	183,840	114,665	197,264
-Outside India	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	336	336	18,959	18,959	6,672	6,672	745,646	745,646	749,451	749,451
Estimates of IBNR and IBNER at the beginning of the period (net)	37	112	23,416	24,528	6,133	7,656	703,635	688,681	706,925	691,355

₹ in Lakhs

Particulars	Miscellaneous								Grand Total	
	Aviation		Crop Insurance		Miscellaneous		Total Miscellaneous			
	For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2024	Up to the Quarter September 2024
Claims Paid (Direct)	-	-	-	-	2,711	4,350	85,909	105,493	91,113	114,302
Add :Re-insurance accepted to direct claims	-	-	1,533	5,010	(49)	1,109	4,102	59,655	4,575	62,560
Less :Re-insurance Ceded to claims paid	-	-	4	11	1,803	2,939	5,838	10,104	10,576	19,932
Net Claim Paid	-	-	1,529	4,999	859	2,520	84,173	155,044	85,112	156,930
Add Claims Outstanding at the end of the period	-	-	21,145	21,145	7,526	7,526	819,608	819,608	832,573	832,573
Less Claims Outstanding at the beginning of the period	-	-	14,411	15,046	6,819	7,304	772,015	715,901	784,238	727,523
Net Incurred Claims	-	-	8,263	11,098	1,566	2,742	131,768	258,751	133,447	261,980
Claims Paid (Direct)										
-In India	-	-	-	-	2,711	4,350	85,909	105,493	91,113	114,302
-Outside India	-	-	-	-	-	-				
Estimates of IBNR and IBNER at the end of the period (net)	-	-	21,145	21,145	5,213	5,213	599,590	599,590	602,674	602,674
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	14,411	15,046	5,176	5,940	563,946	534,896	566,485	537,480