

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Miscellaneous					
	For the Quarter December 2025	Up to the Quarter December 2025	For the Quarter December 2025	Up to the Quarter December 2025	For the Quarter December 2025	Up to the Quarter December 2025	For the Quarter December 2025	Up to the Quarter December 2025	For the Quarter December 2025	Up to the Quarter December 2025	For the Quarter December 2025	Up to the Quarter December 2025	For the Quarter December 2025	Up to the Quarter December 2025
Claims Paid (Direct)	4,175	15,858	1,067	2,808	-	-	1,067	2,808	43,786	118,660	19,731	63,269	63,517	181,929
Add :Re-insurance accepted to direct claims	1,154	5,099	287	287	-	-	287	287	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	4,274	16,787	1,255	2,872	-	-	1,255	2,872	2,012	5,085	797	2,493	2,809	7,578
Net Claim Paid	1,055	4,170	99	223	-	-	99	223	41,774	113,575	18,934	60,776	60,708	174,351
Add Claims Outstanding at the end of the period	16,689	16,689	463	463	-	-	463	463	21,584	21,584	920,264	920,264	941,848	941,848
Less Claims Outstanding at the beginning of the period	14,577	14,515	397	660	-	-	397	660	20,086	15,355	882,166	882,166	902,252	902,252
Net Incurred Claims	3,167	6,344	165	26	-	-	165	26	43,272	119,804	57,032	178,072	109,304	297,876
Claims Paid (Direct)														
-In India	4,175	15,858	1,067	2,808	-	-	1,067	2,808	43,786	118,660	19,731	63,269	63,517	181,929
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	4,681	4,681	200	200	-	-	200	200	7,038	7,038	695,915	695,915	702,953	702,953
Estimates of IBNR and IBNER at the beginning of the period (net)	3,641	2,357	164	317	-	-	164	317	6,128	4,955	670,073	608,598	676,201	613,553

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Miscellaneous					
	For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2024	Up to the Quarter December 2024
Claims Paid (Direct)	5,621	13,499	402	1,333	-	-	402	1,333	37,942	101,195	25,165	4,779	63,107	105,974
Add :Re-insurance accepted to direct claims	1,651	4,523	21	54	-	-	21	54	-	448	-	46,404	-	46,852
Less :Re-insurance Ceded to claims paid	5,957	14,893	393	1,285	-	-	393	1,285	1,526	4,108	962	2,043	2,488	6,151
Net Claim Paid	1,315	3,129	30	102	-	-	30	102	36,416	97,535	24,203	49,140	60,619	146,675
Add Claims Outstanding at the end of the period	13,024	13,024	309	309	-	-	309	309	18,492	18,492	766,762	766,762	785,254	785,254
Less Claims Outstanding at the beginning of the period	12,653	11,361	262	225	50	36	312	261	18,520	14,557	735,095	649,073	753,615	663,630
Net Incurred Claims	1,686	4,792	77	186	(50)	(36)	27	159	36,388	101,470	55,870	166,829	92,258	268,299
Claims Paid (Direct)														
-In India	5,621	13,499	402	1,333	-	-	402	1,333	37,942	101,195	25,165	4,779	63,107	105,974
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	2,137	2,137	150	150	-	-	150	150	5,118	5,118	581,370	581,370	586,488	586,488
Estimates of IBNR and IBNER at the beginning of the period (net)	2,869	2,388	165	160	50	36	215	196	4,266	5,071	548,213	488,643	552,479	493,714

Particulars	Miscellaneous											
	Health		Personal Accident		Travel		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability	
	For the Quarter December 2025	Up to the Quarter December 2025	For the Quarter December 2025	Up to the Quarter December 2025	For the Quarter December 2025	Up to the Quarter December 2025	For the Quarter December 2025	Up to the Quarter December 2025	For the Quarter December 2025	Up to the Quarter December 2025	For the Quarter December 2025	Up to the Quarter December 2025
Claims Paid (Direct)	35,200	83,375	5,177	13,567	410	1,101	40,787	98,043	913	2,583	-	-
Add :Re-insurance accepted to direct claims	15,811	45,483	-	-	-	-	15,811	45,483	-	-	-	24
Less :Re-insurance Ceded to claims paid	10,244	25,072	3,478	8,936	115	143	13,837	34,151	36	103	-	518
Net Claim Paid	40,767	103,786	1,699	4,631	295	958	42,761	109,375	877	2,480	-	114
Add Claims Outstanding at the end of the period	32,198	32,198	10,162	10,162	912	912	43,272	43,272	4,860	4,860	8	8
Less Claims Outstanding at the beginning of the period	43,407	41,996	9,913	8,377	581	299	53,901	50,672	5,030	3,804	12	2
Net Incurred Claims	29,558	93,988	1,948	6,416	626	1,571	32,132	101,975	698	3,536	(4)	6
Claims Paid (Direct)												
-In India	35,200	83,375	5,177	13,567	410	1,101	40,787	98,043	913	2,583	-	-
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	24,147	24,147	8,604	8,604	371	371	33,122	33,122	1,777	1,777	8	8
Estimates of IBNR and IBNER at the beginning of the period (net)	32,200	34,536	7,028	5,148	430	174	39,656	39,858	2,405	2,096	12	2
Net Incurred Claims	34,108	94,808	2,148	6,058	285	669	36,541	101,535	1,056	4,380	-	835
Claims Paid (Direct)												
-In India	26,565	79,887	2,326	4,737	256	608	29,147	85,232	683	2,082	-	-
-Outside India	40	6,613	15	15	-	-	55	6,628	-	-	-	111
Less :Re-insurance Ceded to claims paid	1,086	3,225	1,180	1,699	10	24	2,276	4,948	28	84	-	1,026
Net Claim Paid	25,519	83,275	1,161	3,053	246	584	26,926	86,912	655	1,998	-	196
Add Claims Outstanding at the end of the period	32,331	32,331	8,754	8,754	354	354	41,430	41,430	4,207	4,207	2	2
Less Claims Outstanding at the beginning of the period	23,742	20,798	7,767	5,749	315	269	31,824	26,816	3,806	1,845	2	2
Net Incurred Claims	34,108	94,808	2,148	6,058	285	669	36,541	101,535	1,056	4,380	-	835
Claims Paid (Direct)												
-In India	26,565	79,887	2,326	4,737	256	608	29,147	85,232	683	2,082	-	-
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	23,782	23,782	5,899	5,899	192	192	29,873	29,873	2,386	2,386	2	2
Estimates of IBNR and IBNER at the beginning of the period (net)	13,048	14,340	5,579	4,218	227	197	18,854	18,755	1,489	1,029	2	2
Net Incurred Claims	34,108	94,808	2,148	6,058	285	669	36,541	101,535	1,056	4,380	-	835

Particulars	Miscellaneous											
	Health		Personal Accident		Travel		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability	
	For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2024	Up to the Quarter December 2024
Claims Paid (Direct)	26,565	79,887	2,326	4,737	256	608	29,147	85,232	683	2,082	-	-
Add :Re-insurance accepted to direct claims	40	6,613	15	15	-	-	55	6,628	-	-	-	111
Less :Re-insurance Ceded to claims paid	1,086	3,225	1,180	1,699	10	24	2,276	4,948	28	84	-	1,026
Net Claim Paid	25,519	83,275	1,161	3,053	246	584	26,926	86,912	655	1,998	-	196
Add Claims Outstanding at the end of the period	32,331	32,331	8,754	8,754	354	354	41,430	41,430	4,207	4,207	2	2
Less Claims Outstanding at the beginning of the period	23,742	20,798	7,767	5,749	315	269	31,824	26,816	3,806	1,845	2	2
Net Incurred Claims	34,108	94,808	2,148	6,058	285	669	36,541	101,535	1,056	4,380	-	835
Claims Paid (Direct)												
-In India	26,565	79,887	2,326	4,737	256	608	29,147	85,232	683	2,082	-	-
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	1,086	3,225	1,180	1,699	10	24	2,276	4,948	28	84	-	1,026
Net Claim Paid	25,519	83,275	1,161	3,053	246	584	26,926	86,912	655	1,998	-	196
Add Claims Outstanding at the end of the period	32,331	32,331	8,754	8,754	354	354	41,430	41,430	4,207	4,207	2	2
Less Claims Outstanding at the beginning of the period	23,742	20,798	7,767	5,749	315	269	31,824	26,816	3,806	1,845	2	2
Net Incurred Claims	34,108	94,808	2,148	6,058	285	669	36,541	101,535	1,056	4,380	-	835
Claims Paid (Direct)												
-In India	26,565	79,887	2,326	4,737	256	608	29,147	85,232	683	2,082	-	-
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	1,086	3,225	1,180	1,699	10	24	2,276	4,948	28	84	-	1,026
Net Claim Paid	25,519	83,275	1,161	3,053	246	584	26,926	86,912	655	1,998	-	196
Add Claims Outstanding at the end of the period	32,331	32,331	8,754	8,754	354	354	41,430	41,430	4,207	4,207	2	2
Less Claims Outstanding at the beginning of the period	23,742	20,798	7,767	5,749	315	269	31,824	26,816	3,806	1,845	2	2
Net Incurred Claims	34,108	94,808	2,148	6,058	285	669	36,541	101,535	1,056	4,380	-	835

Particulars	Miscellaneous								Grand Total	
	Aviation		Crop Insurance		Miscellaneous		Total Miscellaneous			
	For the Quarter December 2025	Up to the Quarter December 2025	For the Quarter December 2025	Up to the Quarter December 2025	For the Quarter December 2025	Up to the Quarter December 2025	For the Quarter December 2025	Up to the Quarter December 2025		
Claims Paid (Direct)	414	1,212	-	-	3,832	7,533	110,095	293,936	115,337 312,602	
Add :Re-insurance accepted to direct claims	-	-	23,769	36,252	(1)	1,092	39,579	82,851	41,020 88,237	
Less :Re-insurance Ceded to claims paid	141	412	-	-	2,425	5,582	19,766	50,044	25,295 69,703	
Net Claim Paid	273	800	23,769	36,252	1,406	3,043	129,908	326,743	131,062 331,136	
Add Claims Outstanding at the end of the period	970	970	15,763	15,763	8,430	8,430	1,018,205	1,018,205	1,035,357 1,035,357	
Less Claims Outstanding at the beginning of the period	724	371	21,220	24,576	8,678	10,950	994,772	911,076	1,009,746 926,251	
Net Incurred Claims	519	1,399	18,312	27,439	1,158	623	153,341	433,872	156,673 440,242	
Claims Paid (Direct)										
-In India	414	1,212	-	-	3,832	7,533	110,095	293,936	115,337 312,602	
-Outside India	-	-	-	-	-	-	-	-	-	
Estimates of IBNR and IBNER at the end of the period (net)	860	860	13,482	13,482	6,825	6,825	760,371	760,371	765,252 765,252	
Estimates of IBNR and IBNER at the beginning of the period (net)	336	112	18,959	24,528	6,672	7,656	745,646	688,681	749,451 691,355	

Particulars	Miscellaneous								Grand Total	
	Aviation		Crop Insurance		Miscellaneous		Total Miscellaneous			
	For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2024	Up to the Quarter December 2024		
Claims Paid (Direct)	-	-	-	-	2,010	6,361	96,169	201,664	102,192 216,496	
Add :Re-insurance accepted to direct claims	-	-	4,423	9,434	453	1,562	4,931	64,587	6,603 69,164	
Less :Re-insurance Ceded to claims paid	-	-	127	138	1,626	4,565	7,571	17,675	13,921 33,853	
Net Claim Paid	-	-	4,296	9,296	837	3,358	93,529	248,576	94,874 251,807	
Add Claims Outstanding at the end of the period	-	-	35,060	35,060	8,068	8,068	876,350	876,350	889,692 889,692	
Less Claims Outstanding at the beginning of the period	-	-	21,145	15,046	7,526	7,304	819,608	715,901	832,573 727,523	
Net Incurred Claims	-	-	18,211	29,310	1,379	4,122	150,280	409,034	151,993 413,976	
Claims Paid (Direct)										
-In India	-	-	-	-	2,010	6,361	96,169	201,664	102,192 216,496	
-Outside India	-	-	-	-	-	-	-	-	-	
Estimates of IBNR and IBNER at the end of the period (net)	-	-	35,060	35,060	5,917	5,917	660,316	660,316	662,603 662,603	
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	21,145	15,046	5,213	5,940	599,590	534,896	602,674 537,480	