

SR No.	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	Motor OD		Motor TP		Total Motor	
										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
1	Employees' remuneration & welfare benefits	47	429	15	54	-	-	15	54	4,353	12,151	4,630	13,340	8,983	25,491
2	Travel, conveyance and vehicle running expenses	1	6	1	5	-	-	1	5	261	864	167	538	428	1,402
3	Training expenses	-	5	-	-	-	-	-	-	19	82	12	51	31	133
4	Rents, rates & taxes	2	9	2	7	-	-	2	7	435	1,220	276	759	711	1,979
5	Repairs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Printing & stationery	-	3	-	-	-	-	-	-	11	42	7	26	18	68
7	Communication expenses	3	12	1	1	-	-	1	1	62	172	40	107	102	279
8	Legal & professional charges	1	3	-	2	-	-	-	2	96	381	61	237	157	618
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	1	3	-	-	-	-	-	-	14	39	9	24	23	63
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	1	3	1	2	2	5
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Reimbursement of expenses	-	-	-	-	-	-	-	-	2	3	-	2	-	3
10	Advertisement and publicity	19	70	1	3	-	-	1	3	431	1,046	273	651	704	1,697
11	Interest & Bank Charges	4	13	4	11	-	-	4	11	766	1,857	485	1,156	1,251	3,013
12	Depreciation	1	6	1	5	-	-	1	5	310	921	197	573	507	1,494
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	105	330	9	16	-	-	9	16	2,213	4,916	1,399	3,061	3,612	7,977
15	Information Technology Expenses	4	17	4	14	-	-	4	14	853	2,398	543	1,493	1,396	3,891
16	Goods and Services Tax (GST)	10	28	-	1	-	-	-	-	418	1,26	126	260	326	678
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Facility management charges	-	2	-	2	-	-	-	-	94	367	60	228	154	595
18	Miscellaneous expenses	(8)	10	-	1	-	-	1	(83)	144	(50)	90	(133)	234	
	TOTAL	190	946	38	122	-	-	38	122	10,038	27,024	8,237	22,598	18,275	49,622
	In India	188	933	38	122	-	-	38	122	9,934	26,768	8,084	22,191	18,018	48,959
	Outside India	2	13	-	-	-	-	-	-	104	256	153	407	257	663

SR No.	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	Motor OD		Motor TP		Total Motor	
										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
1	Employees' remuneration & welfare benefits	57	386	14	58	-	-	14	58	4,153	12,382	3,933	12,036	8,086	24,418
2	Travel, conveyance and vehicle running expenses	1	10	1	5	-	-	1	5	276	841	138	451	414	1,292
3	Training expenses	3	7	-	-	-	-	-	-	45	88	23	47	68	135
4	Rents, rates & taxes	5	21	4	11	-	-	4	11	642	1,641	326	880	968	2,521
5	Repairs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Printing & stationery	1	4	-	-	-	-	-	-	14	45	7	24	21	69
7	Communication expenses	3	9	-	-	-	-	-	-	49	120	64	73	184	
8	Legal & professional charges	1	5	1	3	-	-	1	3	125	402	62	215	187	617
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	2	-	-	-	-	-	-	11	30	5	16	16	46
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	1	2	-	1	1	3
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Reimbursement of expenses	-	-	-	-	-	-	-	-	2	-	-	1	-	3
10	Advertisement and publicity	7	38	-	1	-	-	-	1	127	482	61	258	188	740
11	Interest & Bank Charges	4	20	4	11	-	-	4	11	633	1,627	321	872	954	2,499
12	Depreciation	1	11	2	6	-	-	2	6	317	921	158	493	475	1,414
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	238	581	9	22	-	-	9	22	3,396	7,346	1,745	3,935	5,141	11,281
15	Information Technology Expenses	5	31	4	16	-	-	4	16	817	2,471	407	1,324	1,224	3,795
16	Goods and Services Tax (GST)	8	16	1	1	-	-	1	1	100	197	52	106	152	303
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Facility management charges	-	3	(1)	1	-	-	(1)	1	(21)	207	(16)	111	(37)	318
18	Miscellaneous expenses	2	16	1	1	-	-	1	1	42	204	20	110	62	314
	TOTAL	336	1,169	40	136	-	-	40	136	10,727	29,008	7,266	20,944	17,993	49,952
	In India	332	1,147	40	136	-	-	40	136	10,625	28,787	7,105	20,593	17,730	49,380
	Outside India	4	13	-	-	-	-	-	-	102	221	161	351	263	572

₹ in Lakhs

SR No.	Particulars	Miscellaneous													
		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's		Public/ Product Liability		Engineering	
		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
1	Employees' remuneration & welfare benefits	168	592	1	252	47	136	216	980	78	253	-	-	1	30
2	Travel, conveyance and vehicle running expenses	5	20	5	18	3	7	45	13	1	7	-	-	1	3
3	Training expenses	7	40	3	36	-	-	10	77	1	3	-	-	-	-
4	Rents, rates & taxes	9	29	8	25	5	10	22	64	3	10	-	-	2	4
5	Repairs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Printing & stationery	5	21	2	18	-	-	7	39	1	2	-	-	1	1
7	Communication expenses	28	84	18	75	1	2	47	161	2	6	-	-	1	2
8	Legal & professional charges	2	9	2	8	1	3	5	20	-	3	-	-	-	1
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	6	19	4	17	-	-	10	36	-	1	-	-	-	-
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	1	-	1	-	-	-	2	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Reimbursement of expenses	-	1	-	1	-	-	-	2	-	-	-	-	-	-
10	Advertisement and publicity	193	509	133	454	4	11	330	974	17	37	-	-	6	13
11	Interest & Bank Charges	16	44	14	38	9	15	39	97	5	15	-	-	2	5
12	Depreciation	6	22	6	19	3	7	15	48	1	7	-	-	1	3
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	1,002	2,392	723	2,135	24	53	1,749	4,580	86	174	-	-	1	30
15	Information Technology Expenses	17	57	15	49	10	19	42	125	5	19	-	-	3	7
16	Goods and Services Tax (GST)	91	203	67	181	3	5	161	389	8	15	-	-	3	5
	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Facility management charges	1	8	1	7	1	3	3	18	1	3	-	-	-	1
18	Miscellaneous expenses	(46)	70	(55)	63	(1)	1	(102)	134	(2)	6	-	-	-	2
	TOTAL	1,510	4,121	947	3,397	110	273	2,567	7,791	207	561	-	2	80	195
	In India	1,472	3,980	949	3,393	109	269	2,530	7,642	204	552	-	2	79	192
	Outside India	38	141	(2)	4	1	4	37	149	3	9	-	-	1	3

₹ in Lakhs

SR No.	Particulars	Miscellaneous													
		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's		Public/ Product Liability		Engineering	
		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
1	Employees' remuneration & welfare benefits	238	582	(15)	278	35	112	258	972	64	237	-	-	24	64
2	Travel, conveyance and vehicle running expenses	4	10	3	7	2	5	9	22	2	8	-	-	1	2
3	Training expenses	38	69	25	61	-	1	63	131	2	4	-	-	1	1
4	Rents, rates & taxes	10	20	6	14	4	10	20	44	5	16	-	-	2	4
5	Repairs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Printing & stationery	13	35	-	31	-	1	19	67	1	2	-	-	1	1
7	Communication expenses	40	93	23	83	1	2	64	178	2	5	-	-	-	1
8	Legal & professional charges	2	5	2	4	-	2	4	11	1	4	-	-	-	1
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	9	23	5	21	-	-	14	44	-	1	-	-	-	-
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	1	-	1	-	-	-	2	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Reimbursement of expenses	-	2	-	2	-	-	-	4	-	-	-	-	-	-
10	Advertisement and publicity	114	376	35	334	3	8	152	718	7	22	-	-	2	6
11	Interest & Bank Charges	9	20	6	14	4	10	19	44	5	15	-	-	2	4
12	Depreciation	5	11	3	8	-	5	9	24	3	9	-	-	1	2
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	2,824	5,732	1,762	5,088	64	119	4,650	10,939	165	330	-	-	53	91
15	Information Technology Expenses	14	31	9	22	4	11	27	67	6	23	-	-	2	6
16	Goods and Services Tax (GST)	82	154	55	137	2	3	139	294	5	9	-	-	1	2
	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Facility management charges	(1)	2	-	2	-	1	(1)	5	-	2	-	-	-	1
18	Miscellaneous expenses	41	160	6	142	1	4	48	306	2	9	-	-	1	2
	TOTAL	3,442	7,326	1,930	6,249	122	297	5,494	13,872	270	696	-	-	91	188
	In India	3,355	7,157	1,941	6,241	121	294	5,417	13,692	267	689	-	-	90	186
	Outside India	87	169	(1)	8	1	3	77	180	3	7	-	-	1	2

SR No.	Particulars	Miscellaneous										Grand Total	
		Aviation		Crop Insurance		Other Liability		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
		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
1	Employees' remuneration & welfare benefits	-	2	65	112	-	-	88	256	9,460	27,183	9,522	27,666
2	Travel, conveyance and vehicle running expenses	-	-	-	-	-	-	-	2	443	1,459	445	1,470
3	Training expenses	-	-	-	-	-	-	1	3	43	217	43	222
4	Rents, rates & taxes	-	-	-	-	-	-	(1)	2	737	2,059	741	2,075
5	Repairs	-	-	-	-	-	-	-	-	-	-	-	-
6	Printing & stationery	-	-	-	-	-	-	1	2	28	112	28	115
7	Communication expenses	-	-	-	-	-	-	-	5	152	453	156	466
8	Legal & professional charges	-	-	-	-	-	-	-	1	162	643	163	646
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	-	-	-	-	-	1	2	34	102	35	105
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	1	1	3	8	3	8
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Reimbursement of expenses	-	-	-	-	-	-	1	1	4	7	4	7
10	Advertisement and publicity	-	-	-	-	-	-	22	44	1,079	2,765	1,099	2,838
11	Interest & Bank Charges	-	-	-	-	-	-	-	5	1,297	3,135	1,305	3,159
12	Depreciation	-	-	-	-	-	-	2	3	526	1,555	528	1,568
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	1	2	-	-	-	-	105	202	5,583	12,995	5,697	13,341
15	Information Technology Expenses	-	-	-	-	-	-	2	7	1,448	4,049	1,456	4,080
16	Goods and Services Tax (GST)	-	-	-	-	-	-	10	18	508	1,105	518	1,134
	Others	-	-	-	-	-	-	-	-	-	-	-	-
17	Facility management charges	-	-	-	-	-	-	2	3	160	620	160	624
18	Miscellaneous expenses	-	-	-	-	-	-	(6)	4	(243)	380	(251)	391
	TOTAL	1	4	65	112	-	-	229	560	21,424	58,847	21,652	59,915
	In India	1	4	33	59	-	-	226	562	21,091	57,972	21,317	59,027
	Outside India	-	-	32	53	-	-	3	(2)	333	875	335	888

SR No.	Particulars	Miscellaneous										Grand Total	
		Aviation		Crop Insurance		Other Liability		Other Miscellaneous segments		Total Miscellaneous		Grand Total	
		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
1	Employees' remuneration & welfare benefits	-	-	55	130	-	-	62	240	8,549	26,061	8,620	26,505
2	Travel, conveyance and vehicle running expenses	-	-	-	-	-	-	-	2	426	1,326	428	1,341
3	Training expenses	-	-	-	-	-	-	4	6	138	277	141	284
4	Rents, rates & taxes	-	-	-	-	-	-	2	6	997	2,591	1,006	2,623
5	Repairs	-	-	-	-	-	-	-	-	-	-	-	-
6	Printing & stationery	-	-	-	-	-	-	1	3	43	142	44	146
7	Communication expenses	-	-	-	-	-	-	4	8	143	376	146	385
8	Legal & professional charges	-	-	-	-	-	-	-	1	192	634	194	642
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	-	-	-	-	-	1	2	31	93	31	95
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	1	5	1	5
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Reimbursement of expenses	-	-	-	-	-	-	-	-	-	7	-	7
10	Advertisement and publicity	-	-	-	-	-	-	8	27	357	1,513	364	1,552
11	Interest & Bank Charges	-	-	-	-	-	-	2	6	982	2,568	990	2,599
12	Depreciation	-	-	-	-	-	-	3	4	491	1,453	494	1,470
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	211	425	10,220	23,066	10,467	23,669
15	Information Technology Expenses	-	-	-	-	-	-	2	9	1,261	3,900	1,270	3,947
16	Goods and Services Tax (GST)	-	-	-	-	-	-	7	12	304	620	313	637
	Others	-	-	-	-	-	-	-	-	-	-	-	-
17	Facility management charges	-	-	-	-	-	-	-	1	(38)	327	(39)	331
18	Miscellaneous expenses	-	-	-	-	-	-	5	11	118	642	121	659
	TOTAL	-	-	55	130	-	-	312	763	24,215	65,601	24,591	66,897
	In India	-	-	25	71	-	-	309	754	23,838	64,772	24,210	66,055
	Outside India	-	-	30	59	-	-	3	9	377	829	381	842