

| Particulars                                                      | FIRE                      |                             | Marine Cargo              |                             | Marine Hull               |                             | Total Marine              |                             | Miscellaneous             |                             |                           |                             |                           |                             |
|------------------------------------------------------------------|---------------------------|-----------------------------|---------------------------|-----------------------------|---------------------------|-----------------------------|---------------------------|-----------------------------|---------------------------|-----------------------------|---------------------------|-----------------------------|---------------------------|-----------------------------|
|                                                                  |                           |                             |                           |                             |                           |                             |                           |                             | Motor OD                  |                             | Motor TP                  |                             | Total Motor               |                             |
|                                                                  | For the Quarter<br>Sep'23 | Up to the Quarter<br>Sep'23 | For the Quarter<br>Sep'23 | Up to the Quarter<br>Sep'23 | For the Quarter<br>Sep'23 | Up to the Quarter<br>Sep'23 | For the Quarter<br>Sep'23 | Up to the Quarter<br>Sep'23 | For the Quarter<br>Sep'23 | Up to the Quarter<br>Sep'23 | For the Quarter<br>Sep'23 | Up to the Quarter<br>Sep'23 | For the Quarter<br>Sep'23 | Up to the Quarter<br>Sep'23 |
| Claims Paid (Direct)                                             | 1,560                     | 2,966                       | 476                       | 868                         | -                         | -                           | 476                       | 868                         | 25,020                    | 46,337                      | 22,169                    | 12,678                      | 47,189                    | 59,015                      |
| Add :Re-insurance accepted to direct claims                      | 1,215                     | 3,118                       | 23                        | 29                          | -                         | -                           | 23                        | 29                          | 709                       | 529                         | 662                       | 23,407                      | 1,371                     | 23,936                      |
| Less :Re-insurance Ceded to claims paid                          | 2,154                     | 4,989                       | 455                       | 825                         | -                         | -                           | 455                       | 825                         | 1,030                     | 1,890                       | 1,146                     | 1,724                       | 2,176                     | 3,614                       |
| Net Claim Paid                                                   | 621                       | 1,095                       | 44                        | 72                          | -                         | -                           | 44                        | 72                          | 24,699                    | 44,976                      | 21,685                    | 34,361                      | 46,384                    | 79,337                      |
| Add Claims Outstanding at the end of the period                  | 8,679                     | 8,679                       | 216                       | 216                         | 14                        | 14                          | 230                       | 230                         | 14,535                    | 14,535                      | 5,76,071                  | 5,76,071                    | 5,90,606                  | 5,90,606                    |
| Less Claims Outstanding at the beginning of the period           | 6,616                     | 6,311                       | 160                       | 120                         | 21                        | -                           | 181                       | 120                         | 13,858                    | 10,389                      | 5,50,687                  | 5,12,161                    | 5,64,545                  | 5,22,550                    |
| Net Incurred Claims                                              | 2,684                     | 3,463                       | 100                       | 168                         | (7)                       | 14                          | 93                        | 182                         | 25,376                    | 49,122                      | 47,069                    | 98,271                      | 72,445                    | 1,47,393                    |
| Claims Paid (Direct)                                             |                           |                             |                           |                             |                           |                             |                           |                             |                           |                             |                           |                             |                           |                             |
| -In India                                                        | 1,560                     | 2,966                       | 476                       | 868                         | -                         | -                           | 476                       | 868                         | 25,020                    | 46,337                      | 22,169                    | 12,678                      | 47,189                    | 59,015                      |
| -Outside India                                                   | -                         | -                           | -                         | -                           | -                         | -                           | -                         | -                           | -                         | -                           | -                         | -                           | -                         | -                           |
| Estimates of IBNR and IBNER at the end of the period (net)       | 1,837                     | 1,837                       | 136                       | 136                         | 14                        | 14                          | 150                       | 150                         | 4,001                     | 4,001                       | 4,33,485                  | 4,33,485                    | 4,37,486                  | 4,37,486                    |
| Estimates of IBNR and IBNER at the beginning of the period (net) | 2,792                     | 2,672                       | 100                       | 87                          | 21                        | -                           | 121                       | 87                          | 3,197                     | 1,972                       | 4,11,549                  | 3,81,955                    | 4,14,746                  | 3,83,927                    |

| Particulars                                                      | FIRE                      |                             | Marine Cargo              |                             | Marine Hull               |                             | Total Marine              |                             | Miscellaneous             |                             |                           |                             |                           |                             |
|------------------------------------------------------------------|---------------------------|-----------------------------|---------------------------|-----------------------------|---------------------------|-----------------------------|---------------------------|-----------------------------|---------------------------|-----------------------------|---------------------------|-----------------------------|---------------------------|-----------------------------|
|                                                                  |                           |                             |                           |                             |                           |                             |                           |                             | Motor OD                  |                             | Motor TP                  |                             | Total Motor               |                             |
|                                                                  | For the Quarter<br>Sep'22 | Up to the Quarter<br>Sep'22 | For the Quarter<br>Sep'22 | Up to the Quarter<br>Sep'22 | For the Quarter<br>Sep'22 | Up to the Quarter<br>Sep'22 | For the Quarter<br>Sep'22 | Up to the Quarter<br>Sep'22 | For the Quarter<br>Sep'22 | Up to the Quarter<br>Sep'22 | For the Quarter<br>Sep'22 | Up to the Quarter<br>Sep'22 | For the Quarter<br>Sep'22 | Up to the Quarter<br>Sep'22 |
| Claims Paid (Direct)                                             | 946                       | 1,327                       | 671                       | 853                         | -                         | -                           | 671                       | 853                         | 15,696                    | 30,450                      | 8,305                     | (31,206)                    | 24,001                    | (756)                       |
| Add :Re-insurance accepted to direct claims                      | 2,692                     | 3,853                       | -                         | -                           | -                         | -                           | -                         | -                           | 711                       | 507                         | 336                       | 42,176                      | 1,047                     | 42,683                      |
| Less :Re-insurance Ceded to claims paid                          | 3,135                     | 4,389                       | 609                       | 779                         | -                         | -                           | 609                       | 779                         | 1,098                     | 2,094                       | 327                       | 595                         | 1,425                     | 2,689                       |
| Net Claim Paid                                                   | 503                       | 791                         | 62                        | 74                          | -                         | -                           | 62                        | 74                          | 15,309                    | 28,863                      | 8,314                     | 10,375                      | 23,623                    | 39,238                      |
| Add Claims Outstanding at the end of the period                  | 5,620                     | 5,620                       | 161                       | 161                         | -                         | -                           | 161                       | 161                         | 10,430                    | 10,430                      | 4,46,793                  | 4,46,793                    | 4,57,223                  | 4,57,223                    |
| Less Claims Outstanding at the beginning of the period           | 5,558                     | 4,934                       | 76                        | 29                          | -                         | -                           | 76                        | 29                          | 9,562                     | 7,436                       | 4,03,070                  | 3,58,809                    | 4,12,632                  | 3,66,245                    |
| Net Incurred Claims                                              | 565                       | 1,477                       | 147                       | 206                         | -                         | -                           | 147                       | 206                         | 16,177                    | 31,857                      | 52,037                    | 98,359                      | 68,214                    | 1,30,216                    |
| Claims Paid (Direct)                                             |                           |                             |                           |                             |                           |                             |                           |                             |                           |                             |                           |                             |                           |                             |
| -In India                                                        | 946                       | 1,327                       | 671                       | 853                         | -                         | -                           | 671                       | 853                         | 15,696                    | 30,450                      | 8,305                     | (31,206)                    | 24,001                    | (756)                       |
| -Outside India                                                   | -                         | -                           | -                         | -                           | -                         | -                           | -                         | -                           | -                         | -                           | -                         | -                           | -                         | -                           |
| Estimates of IBNR and IBNER at the end of the period (net)       | 1,555                     | 1,555                       | 27                        | 27                          | -                         | -                           | 27                        | 27                          | 2,252                     | 2,252                       | 3,39,128                  | 3,39,128                    | 3,41,380                  | 3,41,380                    |
| Estimates of IBNR and IBNER at the beginning of the period (net) | 1,640                     | 1,284                       | 6                         | 19                          | -                         | -                           | 6                         | 19                          | 1,482                     | 1,224                       | 3,07,958                  | 2,76,784                    | 3,09,440                  | 2,78,008                    |

₹ in Lakhs

| Particulars                                                      | Miscellaneous          |                          |                        |                          |                        |                          |                        |                          |                                              |                          |                           |                          |                        |                          |
|------------------------------------------------------------------|------------------------|--------------------------|------------------------|--------------------------|------------------------|--------------------------|------------------------|--------------------------|----------------------------------------------|--------------------------|---------------------------|--------------------------|------------------------|--------------------------|
|                                                                  | Health                 |                          | Personal Accident      |                          | Travel                 |                          | Total Health           |                          | Workmen's Compensation/ Employer's Liability |                          | Public/ Product Liability |                          | Engineering            |                          |
|                                                                  | For the Quarter Sep'23 | Up to the Quarter Sep'23 | For the Quarter Sep'23 | Up to the Quarter Sep'23 | For the Quarter Sep'23 | Up to the Quarter Sep'23 | For the Quarter Sep'23 | Up to the Quarter Sep'23 | For the Quarter Sep'23                       | Up to the Quarter Sep'23 | For the Quarter Sep'23    | Up to the Quarter Sep'23 | For the Quarter Sep'23 | Up to the Quarter Sep'23 |
| Claims Paid (Direct)                                             | 23,078                 | 38,057                   | 1,680                  | 3,403                    | 59                     | 105                      | 24,817                 | 41,565                   | 401                                          | 708                      | -                         | -                        | 296                    | 421                      |
| Add :Re-insurance accepted to direct claims                      | 11                     | 11                       | -                      | -                        | -                      | -                        | 11                     | 11                       | -                                            | -                        | -                         | -                        | 9                      | 82                       |
| Less :Re-insurance Ceded to claims paid                          | 926                    | 1,531                    | 384                    | 1,051                    | 2                      | 4                        | 1,312                  | 2,586                    | 17                                           | 30                       | -                         | -                        | 261                    | 431                      |
| <b>Net Claim Paid</b>                                            | <b>22,163</b>          | <b>36,537</b>            | <b>1,296</b>           | <b>2,352</b>             | <b>57</b>              | <b>101</b>               | <b>23,516</b>          | <b>38,990</b>            | <b>384</b>                                   | <b>678</b>               | <b>-</b>                  | <b>-</b>                 | <b>44</b>              | <b>72</b>                |
| Add Claims Outstanding at the end of the period                  | 15,083                 | 15,083                   | 4,134                  | 4,134                    | 278                    | 278                      | 19,495                 | 19,495                   | 1,537                                        | 1,537                    | 2                         | 2                        | 655                    | 655                      |
| Less Claims Outstanding at the beginning of the period           | 14,877                 | 8,657                    | 3,667                  | 3,491                    | 230                    | 150                      | 18,774                 | 12,298                   | 1,279                                        | 1,046                    | 2                         | 2                        | 508                    | 408                      |
| <b>Net Incurred Claims</b>                                       | <b>22,369</b>          | <b>42,963</b>            | <b>1,763</b>           | <b>2,995</b>             | <b>105</b>             | <b>229</b>               | <b>24,237</b>          | <b>46,187</b>            | <b>642</b>                                   | <b>1,169</b>             | <b>-</b>                  | <b>-</b>                 | <b>191</b>             | <b>319</b>               |
| Claims Paid (Direct)                                             |                        |                          |                        |                          |                        |                          |                        |                          |                                              |                          |                           |                          |                        |                          |
| -In India                                                        | 23,078                 | 38,057                   | 1,680                  | 3,403                    | 59                     | 105                      | 24,817                 | 41,565                   | 401                                          | 708                      | -                         | -                        | 296                    | 421                      |
| -Outside India                                                   | -                      | -                        | -                      | -                        | -                      | -                        | -                      | -                        | -                                            | -                        | -                         | -                        | -                      | -                        |
| Estimates of IBNR and IBNER at the end of the period (net)       | 11,007                 | 11,007                   | 1,842                  | 1,842                    | 244                    | 244                      | 13,093                 | 13,093                   | 578                                          | 578                      | 2                         | 2                        | 269                    | 269                      |
| Estimates of IBNR and IBNER at the beginning of the period (net) | 10,693                 | 6,460                    | 2,464                  | 2,524                    | 174                    | 99                       | 13,331                 | 9,083                    | 733                                          | 663                      | 2                         | 2                        | 314                    | 227                      |

₹ in Lakhs

| Particulars                                                      | Miscellaneous          |                          |                        |                          |                        |                          |                        |                          |                                              |                          |                           |                          |                        |                          |
|------------------------------------------------------------------|------------------------|--------------------------|------------------------|--------------------------|------------------------|--------------------------|------------------------|--------------------------|----------------------------------------------|--------------------------|---------------------------|--------------------------|------------------------|--------------------------|
|                                                                  | Health                 |                          | Personal Accident      |                          | Travel                 |                          | Total Health           |                          | Workmen's Compensation/ Employer's Liability |                          | Public/ Product Liability |                          | Engineering            |                          |
|                                                                  | For the Quarter Sep'22 | Up to the Quarter Sep'22 | For the Quarter Sep'22 | Up to the Quarter Sep'22 | For the Quarter Sep'22 | Up to the Quarter Sep'22 | For the Quarter Sep'22 | Up to the Quarter Sep'22 | For the Quarter Sep'22                       | Up to the Quarter Sep'22 | For the Quarter Sep'22    | Up to the Quarter Sep'22 | For the Quarter Sep'22 | Up to the Quarter Sep'22 |
| Claims Paid (Direct)                                             | 7,977                  | 13,286                   | 1,401                  | 2,659                    | 73                     | 104                      | 9,451                  | 16,049                   | 307                                          | 563                      | -                         | -                        | 342                    | 415                      |
| Add :Re-insurance accepted to direct claims                      | 1,252                  | 2,186                    | -                      | -                        | -                      | -                        | 1,252                  | 2,186                    | -                                            | -                        | -                         | -                        | -                      | 1                        |
| Less :Re-insurance Ceded to claims paid                          | 361                    | 618                      | 613                    | 1,245                    | 3                      | 4                        | 977                    | 1,867                    | 15                                           | 27                       | -                         | -                        | 294                    | 358                      |
| <b>Net Claim Paid</b>                                            | <b>8,868</b>           | <b>14,854</b>            | <b>788</b>             | <b>1,414</b>             | <b>70</b>              | <b>100</b>               | <b>9,726</b>           | <b>16,368</b>            | <b>292</b>                                   | <b>536</b>               | <b>-</b>                  | <b>-</b>                 | <b>48</b>              | <b>58</b>                |
| Add Claims Outstanding at the end of the period                  | 7,058                  | 7,058                    | 4,681                  | 4,681                    | 135                    | 135                      | 11,874                 | 11,874                   | 1,070                                        | 1,070                    | 2                         | 2                        | 447                    | 447                      |
| Less Claims Outstanding at the beginning of the period           | 6,467                  | 3,484                    | 4,695                  | 3,443                    | 140                    | 104                      | 11,302                 | 7,031                    | 1,860                                        | 1,913                    | 2                         | 1                        | 455                    | 127                      |
| <b>Net Incurred Claims</b>                                       | <b>9,459</b>           | <b>18,428</b>            | <b>774</b>             | <b>2,652</b>             | <b>65</b>              | <b>131</b>               | <b>10,298</b>          | <b>21,211</b>            | <b>(498)</b>                                 | <b>(307)</b>             | <b>-</b>                  | <b>1</b>                 | <b>40</b>              | <b>378</b>               |
| Claims Paid (Direct)                                             |                        |                          |                        |                          |                        |                          |                        |                          |                                              |                          |                           |                          |                        |                          |
| -In India                                                        | 7,977                  | 13,286                   | 1,401                  | 2,659                    | 73                     | 104                      | 9,451                  | 16,049                   | 307                                          | 563                      | -                         | -                        | 342                    | 415                      |
| -Outside India                                                   | -                      | -                        | -                      | -                        | -                      | -                        | -                      | -                        | -                                            | -                        | -                         | -                        | -                      | -                        |
| Estimates of IBNR and IBNER at the end of the period (net)       | 4,701                  | 4,701                    | 3,815                  | 3,815                    | 77                     | 77                       | 8,593                  | 8,593                    | 720                                          | 720                      | 2                         | 2                        | 154                    | 154                      |
| Estimates of IBNR and IBNER at the beginning of the period (net) | 4,463                  | 2,708                    | 3,965                  | 3,015                    | 58                     | 12                       | 8,486                  | 5,735                    | 1,652                                        | 1,716                    | 2                         | 1                        | 124                    | 98                       |

₹ in Lakhs

| Particulars                                                      | Miscellaneous             |                             |                           |                             |                           |                             |                           |                             |                           |                             | Grand Total               |                             |
|------------------------------------------------------------------|---------------------------|-----------------------------|---------------------------|-----------------------------|---------------------------|-----------------------------|---------------------------|-----------------------------|---------------------------|-----------------------------|---------------------------|-----------------------------|
|                                                                  | Aviation                  |                             | Crop Insurance            |                             | Other Liability           |                             | Miscellaneous             |                             | Total Miscellaneous       |                             |                           |                             |
|                                                                  | For the Quarter<br>Sep'23 | Up to the Quarter<br>Sep'23 | For the Quarter<br>Sep'23 | Up to the Quarter<br>Sep'23 | For the Quarter<br>Sep'23 | Up to the Quarter<br>Sep'23 | For the Quarter<br>Sep'23 | Up to the Quarter<br>Sep'23 | For the Quarter<br>Sep'23 | Up to the Quarter<br>Sep'23 | For the Quarter<br>Sep'23 | Up to the Quarter<br>Sep'23 |
| Claims Paid (Direct)                                             | -                         | -                           | -                         | -                           | 4,636                     | 12,290                      | 585                       | 762                         | 77,924                    | 1,14,761                    | 79,960                    | 1,18,595                    |
| Add :Re-insurance accepted to direct claims                      | -                         | -                           | 1,344                     | 2,061                       | -                         | -                           | 3,186                     | 4,377                       | 5,921                     | 30,467                      | 7,159                     | 33,614                      |
| Less :Re-insurance Ceded to claims paid                          | -                         | -                           | 44                        | 44                          | 2,326                     | 6,139                       | 2,017                     | 2,710                       | 8,153                     | 15,554                      | 10,762                    | 21,368                      |
| Net Claim Paid                                                   | -                         | -                           | 1,300                     | 2,017                       | 2,310                     | 6,151                       | 1,754                     | 2,429                       | 75,692                    | 1,29,674                    | 76,357                    | 1,30,841                    |
| Add Claims Outstanding at the end of the period                  | -                         | -                           | 9,822                     | 9,822                       | 5,157                     | 5,157                       | 3,612                     | 3,612                       | 6,30,886                  | 6,30,886                    | 6,39,795                  | 6,39,795                    |
| Less Claims Outstanding at the beginning of the period           | -                         | 19                          | 3,770                     | 4,487                       | 8,775                     | 11,497                      | 3,764                     | 3,586                       | 6,01,417                  | 5,55,893                    | 6,08,214                  | 5,62,324                    |
| Net Incurred Claims                                              | -                         | (19)                        | 7,352                     | 7,352                       | (1,308)                   | (189)                       | 1,602                     | 2,455                       | 1,05,161                  | 2,04,667                    | 1,07,938                  | 2,08,312                    |
| Claims Paid (Direct)                                             | -                         | -                           | -                         | -                           | -                         | -                           | -                         | -                           | -                         | -                           | -                         | -                           |
| -In India                                                        | -                         | -                           | -                         | -                           | 4,636                     | 12,290                      | 585                       | 762                         | 77,924                    | 1,14,761                    | 79,960                    | 1,18,595                    |
| -Outside India                                                   | -                         | -                           | -                         | -                           | -                         | -                           | -                         | -                           | -                         | -                           | -                         | -                           |
| Estimates of IBNR and IBNER at the end of the period (net)       | -                         | -                           | 9,822                     | 9,822                       | 4,814                     | 4,814                       | 2,884                     | 2,884                       | 4,68,948                  | 4,68,948                    | 4,70,935                  | 4,70,935                    |
| Estimates of IBNR and IBNER at the beginning of the period (net) | -                         | 19                          | 3,770                     | 3,755                       | 6,085                     | 7,642                       | 3,287                     | 3,283                       | 4,42,268                  | 4,08,601                    | 4,45,181                  | 4,11,360                    |

₹ in Lakhs

| Particulars                                                      | Miscellaneous          |                          |                        |                          |                        |                          |                        |                          |                        |                          | Grand Total            |                          |
|------------------------------------------------------------------|------------------------|--------------------------|------------------------|--------------------------|------------------------|--------------------------|------------------------|--------------------------|------------------------|--------------------------|------------------------|--------------------------|
|                                                                  | Aviation               |                          | Crop Insurance         |                          | Other Liability        |                          | Miscellaneous          |                          | Total Miscellaneous    |                          |                        |                          |
|                                                                  | For the Quarter Sep'22 | Up to the Quarter Sep'22 | For the Quarter Sep'22 | Up to the Quarter Sep'22 | For the Quarter Sep'22 | Up to the Quarter Sep'22 | For the Quarter Sep'22 | Up to the Quarter Sep'22 | For the Quarter Sep'22 | Up to the Quarter Sep'22 | For the Quarter Sep'22 | Up to the Quarter Sep'22 |
| Claims Paid (Direct)                                             | -                      | -                        | -                      | -                        | 8,722                  | 14,137                   | 174                    | 965                      | 42,997                 | 31,373                   | 44,614                 | 33,553                   |
| Add :Re-insurance accepted to direct claims                      | -                      | -                        | 945                    | 1,096                    | -                      | -                        | 368                    | 391                      | 3,612                  | 46,357                   | 6,304                  | 50,210                   |
| Less :Re-insurance Ceded to claims paid                          | -                      | -                        | 455                    | 455                      | 4,044                  | 5,963                    | 299                    | 1,053                    | 7,509                  | 12,412                   | 11,253                 | 17,580                   |
| Net Claim Paid                                                   | -                      | -                        | 490                    | 641                      | 4,678                  | 8,174                    | 243                    | 303                      | 39,100                 | 65,318                   | 39,665                 | 66,183                   |
| Add Claims Outstanding at the end of the period                  | -                      | -                        | 1,952                  | 1,952                    | 16,249                 | 16,249                   | 1,885                  | 1,885                    | 4,90,702               | 4,90,702                 | 4,96,483               | 4,96,483                 |
| Less Claims Outstanding at the beginning of the period           | -                      | -                        | 1,017                  | 490                      | 12,754                 | 7,305                    | 1,294                  | 516                      | 4,41,316               | 3,83,628                 | 4,46,950               | 3,88,591                 |
| Net Incurred Claims                                              | -                      | -                        | 1,425                  | 2,103                    | 8,173                  | 17,118                   | 834                    | 1,672                    | 88,486                 | 1,72,392                 | 89,198                 | 1,74,075                 |
| Claims Paid (Direct)                                             | -                      | -                        | -                      | -                        | -                      | -                        | -                      | -                        | -                      | -                        | -                      | -                        |
| -In India                                                        | -                      | -                        | -                      | -                        | 8,722                  | 14,137                   | 174                    | 965                      | 42,997                 | 31,373                   | 44,614                 | 33,553                   |
| -Outside India                                                   | -                      | -                        | -                      | -                        | -                      | -                        | -                      | -                        | -                      | -                        | -                      | -                        |
| Estimates of IBNR and IBNER at the end of the period (net)       | -                      | -                        | 1,622                  | 1,622                    | 10,084                 | 10,084                   | 1,565                  | 1,565                    | 3,64,120               | 3,64,120                 | 3,65,702               | 3,65,702                 |
| Estimates of IBNR and IBNER at the beginning of the period (net) | -                      | -                        | 1,008                  | 490                      | 9,115                  | 5,301                    | 1,090                  | 451                      | 3,30,917               | 2,91,800                 | 3,32,563               | 2,93,103                 |