

₹ in Lakhs

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	2,582	719	1,081	2,066	3,663
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	7,35,095	7,35,095	7,53,615	7,53,615
Less Claims Outstanding at the beginning of the period	11,933	11,361	254	225	36	36	290	261	16,281	14,557	6,97,058	6,49,073	7,13,339	6,63,630
Net Incurred Claims	1,617	3,106	50	109	14	14	64	123	34,359	65,082	56,367	1,10,959	90,726	1,76,041
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	5,48,213	5,48,213	5,52,479	5,52,479
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	5,16,075	4,88,643	5,21,140	4,93,714

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Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Miscellaneous					
									Motor OD		Motor TP		Total Motor	
	For the Quarter September 2023	Up to the Quarter September 2023	For the Quarter September 2023	Up to the Quarter September 2023	For the Quarter September 2023	Up to the Quarter September 2023	For the Quarter September 2023	Up to the Quarter September 2023	For the Quarter September 2023	Up to the Quarter September 2023	For the Quarter September 2023	Up to the Quarter September 2023	For the Quarter September 2023	Up to the Quarter September 2023
Claims Paid (Direct)	1,560	2,966	476	869	-	-	476	869	25,020	46,337	22,169	12,678	47,189	59,015
Add :Re-insurance accepted to direct claims	1,215	3,118	24	29	-	-	24	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	45	73	-	-	45	73	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	13	13	229	229	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	161	121	20	-	181	121	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)	13	93	181	25,376	49,122	47,069	98,271	72,445	1,47,393
Claims Paid (Direct)														
-In India	1,560	2,966	476	869	-	-	476	869	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	13	13	149	149	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	20	-	120	87	3,197	1,972	4,11,549	3,81,955	4,14,746	3,83,927

₹ in Lakhs

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													
	Health		Personal Accident		Travel		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering	
	For the Quarter September 2023	Up to the Quarter September 2023	For the Quarter September 2023	Up to the Quarter September 2023	For the Quarter September 2023	Up to the Quarter September 2023	For the Quarter September 2023	Up to the Quarter September 2023	For the Quarter September 2023	Up to the Quarter September 2023	For the Quarter September 2023	Up to the Quarter September 2023	For the Quarter September 2023	Up to the Quarter September 2023
Claims Paid (Direct)	23,078	38,057	1,680	3,404	59	105	24,817	41,566	401	708	-	-	295	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	-	-	262	431
Net Claim Paid	22,163	36,537	1,296	2,353	57	101	23,516	38,991	384	678	-	-	42	72
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
Net Incurred Claims	22,369	42,963	1,763	2,996	105	229	24,237	46,188	642	1,169	-	-	189	319
Claims Paid (Direct)														
-In India	23,078	38,057	1,680	3,404	59	105	24,817	41,566	401	708	-	-	295	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	270	270
Estimates of IBNR and IBNER at the beginning of the period (net)	10,693	6,460	2,464	2,524	174	100	13,331	9,084	733	663	2	2	315	227



₹ 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	1,05,493	91,113	1,14,302
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	-	-	-	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	1,55,044	85,112	1,56,930
Add Claims Outstanding at the end of the period	-	-	21,145	21,145	7,526	7,526	8,19,608	8,19,608	8,32,573	8,32,573
Less Claims Outstanding at the beginning of the period	-	-	14,411	15,046	6,819	7,304	7,72,015	7,15,901	7,84,238	7,27,523
Net Incurred Claims	-	-	8,263	11,098	1,566	2,742	1,31,766	2,58,751	1,33,447	2,61,980
Claims Paid (Direct)										
-In India	-	-	-	-	2,711	4,350	85,909	1,05,493	91,113	1,14,302
-Outside India	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	-	-	21,145	21,145	5,213	5,213	5,99,590	5,99,590	6,02,674	6,02,674
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	14,411	15,046	5,176	5,940	5,63,946	5,34,896	5,66,485	5,37,480

₹ in Lakhs

Particulars	Miscellaneous								Grand Total	
	Aviation		Crop Insurance		Miscellaneous		Total Miscellaneous			
	For the Quarter September 2023	Up to the Quarter September 2023	For the Quarter September 2023	Up to the Quarter September 2023	For the Quarter September 2023	Up to the Quarter September 2023	For the Quarter September 2023	Up to the Quarter September 2023	For the Quarter September 2023	Up to the Quarter September 2023
Claims Paid (Direct)	-	-	-	-	5,221	13,052	77,923	1,14,762	79,959	1,18,597
Add :Re-insurance accepted to direct claims	-	-	1,343	2,061	3,184	4,375	5,918	30,465	7,157	33,612
Less :Re-insurance Ceded to claims paid	-	-	43	44	4,343	8,849	8,153	15,554	10,762	21,368
Net Claim Paid	-	-	1,300	2,017	4,062	8,578	75,688	1,29,673	76,354	1,30,841
Add Claims Outstanding at the end of the period	-	-	9,822	9,822	8,770	8,770	6,30,887	6,30,887	6,39,795	6,39,795
Less Claims Outstanding at the beginning of the period	-	19	3,770	4,487	12,539	15,083	6,01,417	5,55,893	6,08,214	5,62,325
Net Incurred Claims	-	(19)	7,352	7,352	293	2,265	1,05,158	2,04,667	1,07,935	2,08,311
Claims Paid (Direct)										
-In India	-	-	-	-	5,221	13,052	77,923	1,14,762	79,959	1,18,597
-Outside India	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	-	-	9,822	9,822	7,698	7,698	4,68,949	4,68,949	4,70,935	4,70,935
Estimates of IBNR and IBNER at the beginning of the period (net)	-	19	3,770	3,755	9,372	10,924	4,42,269	4,08,601	4,45,181	4,11,360