

₹ in Lakhs

| Particulars | FIRE | | Marine Cargo | | Marine Hull | | Total Marine | | Miscellaneous | | | | | |
|--|----------------------------------|------------------------------------|----------------------------------|------------------------------------|----------------------------------|------------------------------------|----------------------------------|------------------------------------|----------------------------------|------------------------------------|----------------------------------|------------------------------------|----------------------------------|------------------------------------|
| | | | | | | | | | 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 | 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 | 1,01,195 | 25,165 | 4,779 | 63,107 | 1,05,974 |
| 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 | 1,46,675 |
| Add Claims Outstanding at the end of the period | 13,024 | 13,024 | 309 | 309 | - | - | 309 | 309 | 18,492 | 18,492 | 7,66,762 | 7,66,762 | 7,85,254 | 7,85,254 |
| Less Claims Outstanding at the beginning of the period | 12,653 | 11,361 | 262 | 225 | 50 | 36 | 312 | 261 | 18,520 | 14,557 | 7,35,095 | 6,49,073 | 7,53,615 | 6,63,630 |
| Net Incurred Claims | 1,686 | 4,792 | 77 | 186 | (50) | (36) | 27 | 150 | 36,388 | 1,01,470 | 55,870 | 1,66,829 | 92,258 | 2,68,299 |
| Claims Paid (Direct) | | | | | | | | | | | | | | |
| -In India | 5,621 | 13,499 | 402 | 1,333 | - | - | 402 | 1,333 | 37,942 | 1,01,195 | 25,165 | 4,779 | 63,107 | 1,05,974 |
| -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 | 5,81,370 | 5,81,370 | 5,86,488 | 5,86,488 |
| 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 | 5,48,213 | 4,88,643 | 5,52,479 | 4,93,714 |

₹ in Lakhs

| Particulars | FIRE | | Marine Cargo | | Marine Hull | | Total Marine | | Miscellaneous | | | | | |
|--|----------------------------------|------------------------------------|----------------------------------|------------------------------------|----------------------------------|------------------------------------|----------------------------------|------------------------------------|----------------------------------|------------------------------------|----------------------------------|------------------------------------|----------------------------------|------------------------------------|
| | | | | | | | | | Motor OD | | Motor TP | | Total Motor | |
| | For the Quarter December 2023 | Up to the Quarter December 2023 | For the Quarter December 2023 | Up to the Quarter December 2023 | For the Quarter December 2023 | Up to the Quarter December 2023 | For the Quarter December 2023 | Up to the Quarter December 2023 | For the Quarter December 2023 | Up to the Quarter December 2023 | For the Quarter December 2023 | Up to the Quarter December 2023 | For the Quarter December 2023 | Up to the Quarter December 2023 |
| Claims Paid (Direct) | 2,910 | 5,876 | 564 | 1,433 | - | - | 564 | 1,433 | 27,148 | 73,485 | 13,062 | 25,740 | 40,210 | 99,225 |
| Add :Re-insurance accepted to direct claims | 1,162 | 4,279 | 6 | 35 | - | - | 6 | 35 | 451 | 980 | 690 | 24,097 | 1,141 | 25,077 |
| Less :Re-insurance Ceded to claims paid | 3,392 | 8,381 | 509 | 1,334 | - | - | 509 | 1,334 | 1,098 | 2,988 | 523 | 2,247 | 1,621 | 5,235 |
| Net Claim Paid | 680 | 1,774 | 61 | 134 | - | - | 61 | 134 | 26,501 | 71,477 | 13,229 | 47,590 | 39,730 | 1,19,067 |
| Add Claims Outstanding at the end of the period | 10,533 | 10,533 | 238 | 238 | 29 | 29 | 267 | 267 | 15,355 | 15,355 | 6,16,242 | 6,16,242 | 6,31,597 | 6,31,597 |
| Less Claims Outstanding at the beginning of the period | 8,679 | 6,311 | 216 | 121 | 13 | - | 229 | 121 | 14,535 | 10,389 | 5,76,071 | 5,12,161 | 5,90,606 | 5,22,550 |
| Net Incurred Claims | 2,534 | 5,996 | 83 | 251 | 16 | 29 | 99 | 280 | 27,321 | 76,443 | 53,400 | 1,51,671 | 80,721 | 2,28,114 |
| Claims Paid (Direct) | | | | | | | | | | | | | | |
| -In India | 2,910 | 5,876 | 564 | 1,433 | - | - | 564 | 1,433 | 27,148 | 73,485 | 13,062 | 25,740 | 40,210 | 99,225 |
| -Outside India | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Estimates of IBNR and IBNER at the end of the period (net) | 2,218 | 2,218 | 170 | 170 | 29 | 29 | 199 | 199 | 4,408 | 4,408 | 4,64,275 | 4,64,275 | 4,68,683 | 4,68,683 |
| Estimates of IBNR and IBNER at the beginning of the period (net) | 1,837 | 2,672 | 136 | 87 | 13 | - | 149 | 87 | 4,001 | 1,972 | 4,33,485 | 3,81,955 | 4,37,486 | 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 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) | 26,565 | 79,887 | 2,326 | 4,737 | 256 | 608 | 29,147 | 85,232 | 683 | 2,082 | - | - | 1,222 | 2,015 |
| 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 | 1,789 |
| Net Claim Paid | 25,519 | 83,275 | 1,161 | 3,053 | 246 | 584 | 26,926 | 86,912 | 655 | 1,998 | - | - | 196 | 337 |
| Add Claims Outstanding at the end of the period | 32,331 | 32,331 | 8,754 | 8,754 | 354 | 354 | 41,439 | 41,439 | 4,207 | 4,207 | 2 | 2 | 2,329 | 2,329 |
| 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 | 1,690 | 1,258 |
| Net Incurred Claims | 34,108 | 94,808 | 2,148 | 6,058 | 285 | 669 | 36,541 | 1,01,535 | 1,056 | 4,360 | - | - | 835 | 1,408 |
| Claims Paid (Direct) | | | | | | | | | | | | | | |
| -In India | 26,565 | 79,887 | 2,326 | 4,737 | 256 | 608 | 29,147 | 85,232 | 683 | 2,082 | - | - | 1,222 | 2,015 |
| -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 | 590 | 590 |
| 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 | 408 | 410 |

₹ in Lakhs

| Particulars | Miscellaneous | | | | | | | | | | | | | |
|--|----------------------------------|------------------------------------|----------------------------------|------------------------------------|----------------------------------|------------------------------------|----------------------------------|------------------------------------|--|------------------------------------|----------------------------------|------------------------------------|----------------------------------|------------------------------------|
| | Health | | Personal Accident | | Travel | | Total Health | | Workmen's Compensation/ Employer's Liability | | Public/ Product Liability | | Engineering | |
| | For the Quarter December 2023 | Up to the Quarter December 2023 | For the Quarter December 2023 | Up to the Quarter December 2023 | For the Quarter December 2023 | Up to the Quarter December 2023 | For the Quarter December 2023 | Up to the Quarter December 2023 | For the Quarter December 2023 | Up to the Quarter December 2023 | For the Quarter December 2023 | Up to the Quarter December 2023 | For the Quarter December 2023 | Up to the Quarter December 2023 |
| Claims Paid (Direct) | 26,694 | 64,751 | 2,385 | 5,789 | 63 | 168 | 29,142 | 70,708 | 607 | 1,315 | - | - | 163 | 584 |
| Add :Re-insurance accepted to direct claims | 4,360 | 4,371 | - | - | - | - | 4,360 | 4,371 | - | - | - | - | - | 82 |
| Less :Re-insurance Ceded to claims paid | 1,069 | 2,600 | 1,001 | 2,052 | 3 | 7 | 2,073 | 4,659 | 24 | 54 | - | - | 136 | 567 |
| Net Claim Paid | 29,985 | 66,522 | 1,384 | 3,737 | 60 | 161 | 31,429 | 70,420 | 583 | 1,261 | - | - | 27 | 99 |
| Add Claims Outstanding at the end of the period | 22,050 | 22,050 | 3,931 | 3,931 | 313 | 313 | 26,294 | 26,294 | 1,653 | 1,653 | 2 | 2 | 1,182 | 1,182 |
| Less Claims Outstanding at the beginning of the period | 15,083 | 8,657 | 4,134 | 3,491 | 278 | 150 | 19,495 | 12,298 | 1,537 | 1,046 | 2 | 2 | 654 | 408 |
| Net Incurred Claims | 36,952 | 79,915 | 1,181 | 4,177 | 95 | 324 | 38,228 | 84,416 | 699 | 1,868 | - | - | 555 | 873 |
| Claims Paid (Direct) | | | | | | | | | | | | | | |
| -In India | 26,694 | 64,751 | 2,385 | 5,789 | 63 | 168 | 29,142 | 70,708 | 607 | 1,315 | - | - | 163 | 584 |
| -Outside India | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Estimates of IBNR and IBNER at the end of the period (net) | 11,138 | 11,138 | 1,648 | 1,648 | 173 | 173 | 12,959 | 12,959 | 702 | 702 | 2 | 2 | 318 | 318 |
| Estimates of IBNR and IBNER at the beginning of the period (net) | 11,007 | 6,460 | 1,842 | 2,524 | 244 | 100 | 13,093 | 9,084 | 578 | 663 | 2 | 2 | 270 | 227 |



₹ in Lakhs

| 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 | For the Quarter December 2024 | Up to the Quarter December 2024 |
| Claims Paid (Direct) | - | - | - | - | 2,010 | 6,361 | 96,169 | 2,01,664 | 1,02,192 | 2,16,496 |
| 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 | 2,48,576 | 94,874 | 2,51,807 |
| Add Claims Outstanding at the end of the period | - | - | 35,060 | 35,060 | 8,068 | 8,068 | 8,76,359 | 8,76,359 | 8,89,692 | 8,89,692 |
| Less Claims Outstanding at the beginning of the period | - | - | 21,145 | 15,046 | 7,526 | 7,304 | 8,19,608 | 7,15,901 | 8,32,573 | 7,27,523 |
| Net Incurred Claims | - | - | 18,211 | 29,310 | 1,379 | 4,122 | 1,50,280 | 4,09,034 | 1,51,993 | 4,13,976 |
| Claims Paid (Direct) | | | | | | | | | | |
| -In India | - | - | - | - | 2,010 | 6,361 | 96,169 | 2,01,664 | 1,02,192 | 2,16,496 |
| -Outside India | - | - | - | - | - | - | | | | |
| Estimates of IBNR and IBNER at the end of the period (net) | - | - | 35,060 | 35,060 | 5,917 | 5,917 | 6,60,316 | 6,60,316 | 6,62,603 | 6,62,603 |
| Estimates of IBNR and IBNER at the beginning of the period (net) | - | - | 21,145 | 15,046 | 5,213 | 5,940 | 5,99,590 | 5,34,896 | 6,02,674 | 5,37,480 |

₹ in Lakhs

| Particulars | Miscellaneous | | | | | | | | Grand Total | |
|--|----------------------------------|------------------------------------|----------------------------------|------------------------------------|----------------------------------|------------------------------------|----------------------------------|------------------------------------|----------------------------------|------------------------------------|
| | Aviation | | Crop Insurance | | Miscellaneous | | Total Miscellaneous | | | |
| | For the Quarter December 2023 | Up to the Quarter December 2023 | For the Quarter December 2023 | Up to the Quarter December 2023 | For the Quarter December 2023 | Up to the Quarter December 2023 | For the Quarter December 2023 | Up to the Quarter December 2023 | For the Quarter December 2023 | Up to the Quarter December 2023 |
| Claims Paid (Direct) | - | - | - | - | 2,343 | 15,395 | 72,465 | 1,87,227 | 75,939 | 1,94,536 |
| Add :Re-insurance accepted to direct claims | - | - | 21,065 | 23,127 | 1,162 | 5,538 | 27,728 | 58,195 | 28,896 | 62,509 |
| Less :Re-insurance Ceded to claims paid | - | - | 1 | 46 | 1,665 | 10,513 | 5,520 | 21,074 | 9,421 | 30,789 |
| Net Claim Paid | - | - | 21,064 | 23,081 | 1,840 | 10,420 | 94,673 | 2,24,348 | 95,414 | 2,26,256 |
| Add Claims Outstanding at the end of the period | - | - | 11,926 | 11,926 | 8,614 | 8,614 | 6,81,268 | 6,81,268 | 6,92,068 | 6,92,068 |
| Less Claims Outstanding at the beginning of the period | - | 19 | 9,822 | 4,487 | 8,770 | 15,083 | 6,30,886 | 5,55,893 | 6,39,794 | 5,62,325 |
| Net Incurred Claims | - | (19) | 23,168 | 30,520 | 1,684 | 3,951 | 1,45,055 | 3,49,723 | 1,47,688 | 3,55,999 |
| Claims Paid (Direct) | | | | | | | | | | |
| -In India | - | - | - | - | 2,343 | 15,395 | 72,465 | 1,87,227 | 75,939 | 1,94,536 |
| -Outside India | - | - | - | - | - | - | | | | |
| Estimates of IBNR and IBNER at the end of the period (net) | - | - | 11,926 | 11,926 | 7,114 | 7,114 | 5,01,704 | 5,01,704 | 5,04,121 | 5,04,121 |
| Estimates of IBNR and IBNER at the beginning of the period (net) | - | 19 | 9,822 | 3,755 | 7,698 | 10,924 | 4,68,949 | 4,08,601 | 4,70,935 | 4,11,360 |