

(₹ lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous		Grand Total		
	For Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26	
Claims Paid (Direct)	14,353	14,353	1,534	1,534	(4)	(4)	1,530	1,530	30,658	30,658	30,032	30,032	60,690	60,690	36,178	36,178	2,049	2,049	1,349	1,349	39,576	39,576	488	488	53	53	4,236	4,236	137	137	10,548	10,548	867	867	1,16,595	1,16,595	1,32,478	1,32,478	
Add :Re-insurance accepted to direct claims	1,253	1,253	-	-	-	-	-	-	-	-	-	-	-	-	(1)	(1)	-	-	1	1	-	-	-	-	-	-	-	-	-	-	-	1	1	1	1	1,254	1,254		
Less :Re-insurance Ceded to claims paid	9,742	9,742	132	132	(4)	(4)	128	128	16,167	16,167	5,189	5,189	21,356	21,356	7,041	7,041	321	321	74	74	7,436	7,436	20	20	3	3	3,241	3,241	5	5	5,649	5,649	82	82	37,792	37,792	47,662	47,662	
Net Claim Paid	5,864	5,864	1,402	1,402	-	-	1,402	1,402	14,491	14,491	24,843	24,843	39,334	39,334	29,136	29,136	1,728	1,728	1,275	1,275	32,140	32,140	468	468	50	50	995	995	132	132	4,899	4,899	786	786	78,804	78,804	86,070	86,070	
Add Claims Outstanding at the end of the year	52,651	52,651	9,302	9,302	218	218	9,520	9,520	17,428	17,428	9,60,065	9,60,065	9,77,493	9,77,493	56,613	56,613	13,263	13,263	5,329	5,329	75,205	75,205	6,372	6,372	4,274	4,274	8,386	8,386	1,187	1,187	1,39,351	1,39,351	5,543	5,543	12,17,811	12,17,811	12,79,982	12,79,982	
Less Claims Outstanding at the beginning of the year	43,667	43,667	9,010	9,010	200	200	9,210	9,210	16,847	16,847	9,29,231	9,29,231	9,46,078	9,46,078	48,666	48,666	11,679	11,679	4,467	4,467	64,811	64,811	5,790	5,790	4,145	4,145	5,885	5,885	1,471	1,471	1,44,571	1,44,571	4,504	4,504	11,77,255	11,77,255	12,30,132	12,30,132	
Net Incurred Claims	14,848	14,848	1,694	1,694	18	18	1,712	1,712	15,072	15,072	55,677	55,677	70,749	70,749	37,082	37,082	3,312	3,312	2,138	2,138	42,531	42,531	1,050	1,050	179	179	3,496	3,496	(152)	(152)	(321)	(321)	1,826	1,826	1,19,359	1,19,359	1,35,919	1,35,919	
Claims Paid (Direct)																																							
-In India	14,353	14,353	1,534	1,534	(4)	(4)	1,530	1,530	30,658	30,658	30,032	30,032	60,690	60,690	36,178	36,178	2,049	2,049	1,349	1,349	39,576	39,576	488	488	53	53	4,236	4,236	137	137	10,548	10,548	867	867	1,16,595	1,16,595	1,32,181	1,32,181	
-Outside India																																							
Estimates of IBNR and IBNER at the end of the period (net)	22,386	22,386	6,100	6,100	214	214	6,315	6,315	5,316	5,316	7,65,529	7,65,529	7,70,846	7,70,846	32,237	32,237	9,212	9,212	3,757	3,757	45,207	45,207	2,220	2,220	3,285	3,285	2,881	2,881	1,167	1,167	1,36,721	1,36,721	2,830	2,830	9,65,157	9,65,157	9,93,858	9,93,858	
Estimates of IBNR and IBNER at the beginning of the period (net)	15,789	15,789	5,862	5,862	196	196	6,058	6,058	6,159	6,159	7,37,974	7,37,974	7,44,133	7,44,133	30,377	30,377	7,945	7,945	3,251	3,251	41,573	41,573	2,015	2,015	3,185	3,185	2,257	2,257	1,424	1,424	1,41,569	1,41,569	2,407	2,407	9,38,564	9,38,564	9,60,411	9,60,411	

(₹ lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous		Grand Total	
	For Q1 2024-25	Up to Q1 2024-25	For Q1 2024-25	Up to Q1 2024-25	For Q1 2024-25	Up to Q1 2024-25	For Q1 2024-25	Up to Q1 2024-25	For Q1 2024-25	Up to Q1 2024-25	For Q1 2024-25	Up to Q1 2024-25	For Q1 2024-25	Up to Q1 2024-25	For Q1 2024-25	Up to Q1 2024-25	For Q1 2024-25	Up to Q1 2024-25	For Q1 2024-25	Up to Q1 2024-25	For Q1 2024-25	Up to Q1 2024-25	For Q1 2024-25	Up to Q1 2024-25	For Q1 2024-25	Up to Q1 2024-25	For Q1 2024-25	Up to Q1 2024-25	For Q1 2024-25	Up to Q1 2024-25	For Q1 2024-25	Up to Q1 2024-25	For Q1 2024-25	Up to Q1 2024-25	For Q1 2024-25	Up to Q1 2024-25		
Claims Paid (Direct)	9,276	9,276	2,338	2,338	5	5	2,343	2,343	27,648	27,648	26,570	26,570	54,218	54,218	32,272	32,272	1,386	1,386	900	900	34,558	34,558	370	370	1,673	1,673	1,606	1,606	76	76	9,680	9,680	772	772	1,02,953	1,02,953	1,14,572	1,14,572
Add :Re-insurance accepted to direct claims	409	409	-	-	-	-	-	-	-	-	-	-	-	-	(1)	(1)	-	-	1	1	-	-	-	-	-	-	-	-	-	-	-	1	1	1	1	410	410	
Less :Re-insurance Ceded to claims paid	6,367	6,367	796	796	5	5	801	801	14,792	14,792	4,606	4,606	19,398	19,398	6,060	6,060	283	283	37	37	6,380	6,380	15	15	1,541	1,541	961	961	3	3	5,592	5,592	77	77	33,967	33,967	41,135	41,135
Net Claim Paid	3,318	3,318	1,542	1,542	-	-	1,542	1,542	12,856	12,856	21,964	21,964	34,820	34,820	26,211	26,211	1,103	1,103	864	864	28,178	28,178	355	355	132	132	645	645	73	73	4,088	4,088	696	696	68,987	68,987	73,847	73,847
Add Claims Outstanding at the end of the year	30,940	30,940	5,999	5,999	146	146	6,145	6,145	17,278	17,278	8,51,280	8,51,280	8,68,558	8,68,558	44,188	44,188	8,798	8,798	4,034	4,034	57,021	57,021	4,685	4,685	2,836	2,836	4,394	4,394	2,777	2,777	1,49,281	1,49,281	2,975	2,975	10,92,527	10,92,527	11,29,612	11,29,612
Less Claims Outstanding at the beginning of the year	29,941	29,941	5,086	5,086	142	142	5,228	5,228	15,585	15,585	8,20,393	8,20,393	8,35,978	8,35,978	39,393	39,393	7,809	7,809	3,637	3,637	50,839	50,839	4,698	4,698	2,807	2,807	3,987	3,987	2,438	2,438	1,38,592	1,38,592	2,315	2,315	10,41,653	10,41,653	10,76,822	10,76,822
Net Incurred Claims	4,317	4,317	2,455	2,455	4	4	2,459	2,459	14,548	14,548	52,851	52,851	67,400	67,400	31,007	31,007	2,092	2,092	1,262	1,262	34,361	34,361	342	342	161	161	1,052	1,052	412	412	14,777	14,777	1,357	1,357	1,19,860	1,19,860	1,26,636	1,26,636
Claims Paid (Direct)																																						
-In India	9,276	9,276	2,338	2,338	5	5	2,343	2,343	27,648	27,648	26,570	26,570	54,218	54,218	32,272	32,272	1,386	1,386	900	900	34,558	34,558	370	370	1,673	1,673	1,606	1,606	76	76	9,680	9,680	772	772	1,02,953	1,02,953	1,14,572	1,14,572
-Outside India																																						
Estimates of IBNR and IBNER at the end of the period (net)	7,873	7,873	3,276	3,276	142	142	3,417	3,417	5,799	5,799	6,69,365	6,69,365	6,75,164	6,75,164	23,745	23,745	4,600	4,600	2,648	2,648	30,993	30,993	1,643	1,643	1,851	1,851	1,206	1,206	1,474	1,474	1,46,742	1,46,742	1,519	1,519	8,60,591	8,60,591	8,	