

(₹ 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 Q2 2025-26	Up to Q2 2025-26	For Q2 2025-26	Up to Q2 2025-26	For Q2 2025-26	Up to Q2 2025-26	For Q2 2025-26	Up to Q2 2025-26	For Q2 2025-26	Up to Q2 2025-26	For Q2 2025-26	Up to Q2 2025-26	For Q2 2025-26	Up to Q2 2025-26	For Q2 2025-26	Up to Q2 2025-26	For Q2 2025-26	Up to Q2 2025-26	For Q2 2025-26	Up to Q2 2025-26	For Q2 2025-26	Up to Q2 2025-26	For Q2 2025-26	Up to Q2 2025-26	For Q2 2025-26	Up to Q2 2025-26	For Q2 2025-26	Up to Q2 2025-26	For Q2 2025-26	Up to Q2 2025-26	For Q2 2025-26	Up to Q2 2025-26	For Q2 2025-26	Up to Q2 2025-26	For Q2 2025-26	Up to Q2 2025-26	For Q2 2025-26	Up to Q2 2025-26
Claims Paid (Direct)	15,664	30,017	2,917	4,451	12	8	2,929	4,459	35,303	65,961	37,476	67,508	72,779	1,33,469	47,749	83,927	1,760	3,809	1,644	2,993	51,153	90,729	501	989	1,320	1,373	2,022	6,258	153	290	1,27,449	1,37,996	1,121	1,988	2,56,497	3,73,092	2,75,090	4,07,568
Add :Re-insurance accepted to direct claims	188	1,441	-	-	-	-	-	-	-	-	-	-	-	-	1	0	-	-	(1)	(0)	-	-	-	-	-	-	-	-	-	-	-	(1)	(0)	(1)	(0)	187	1,441	
Less :Re-insurance Ceded to claims paid	9,582	19,324	407	539	11	7	418	546	18,711	34,878	6,913	12,102	25,624	46,980	8,716	15,757	581	902	116	190	9,413	16,849	22	42	1,310	1,313	1,147	4,388	7	12	68,780	74,429	102	184	1,06,405	1,44,197	1,16,405	1,64,067
<b>Net Claim Paid</b>	<b>6,270</b>	<b>12,134</b>	<b>2,510</b>	<b>3,912</b>	<b>1</b>	<b>1</b>	<b>2,511</b>	<b>3,913</b>	<b>16,592</b>	<b>31,083</b>	<b>30,563</b>	<b>55,406</b>	<b>47,155</b>	<b>86,489</b>	<b>39,034</b>	<b>68,171</b>	<b>1,179</b>	<b>2,907</b>	<b>1,527</b>	<b>2,802</b>	<b>41,740</b>	<b>73,880</b>	<b>479</b>	<b>947</b>	<b>10</b>	<b>60</b>	<b>875</b>	<b>1,870</b>	<b>146</b>	<b>278</b>	<b>58,668</b>	<b>63,567</b>	<b>1,018</b>	<b>1,804</b>	<b>1,50,091</b>	<b>2,28,895</b>	<b>1,58,872</b>	<b>2,44,942</b>
Add Claims Outstanding at the end of the year	817	53,468	1,458	10,760	3	221	1,461	10,981	(415)	17,013	20,946	9,81,011	20,531	9,98,024	1,910	58,523	950	14,213	29	5,357	2,888	78,093	(762)	5,610	(75)	4,199	65	8,451	(94)	1,093	(48,228)	91,123	2,208	7,751	(23,466)	11,94,345	(21,188)	12,58,794
Less Claims Outstanding at the beginning of the year	-	43,667	-	9,010	-	200	-	9,210	-	16,847	-	9,29,231	-	9,46,078	-	48,666	-	11,679	-	4,467	-	64,811	-	5,790	-	4,145	-	5,885	-	1,471	-	1,44,571	-	4,504	-	11,77,255	-	12,30,132
<b>Net Incurred Claims</b>	<b>7,087</b>	<b>21,935</b>	<b>3,968</b>	<b>5,662</b>	<b>4</b>	<b>22</b>	<b>3,972</b>	<b>5,684</b>	<b>16,177</b>	<b>31,249</b>	<b>51,509</b>	<b>1,07,186</b>	<b>67,686</b>	<b>1,38,435</b>	<b>40,944</b>	<b>78,026</b>	<b>2,129</b>	<b>5,441</b>	<b>1,556</b>	<b>3,693</b>	<b>44,628</b>	<b>87,159</b>	<b>(283)</b>	<b>767</b>	<b>(65)</b>	<b>114</b>	<b>940</b>	<b>4,436</b>	<b>52</b>	<b>(100)</b>	<b>10,440</b>	<b>10,120</b>	<b>3,226</b>	<b>5,052</b>	<b>1,26,625</b>	<b>2,45,984</b>	<b>1,37,684</b>	<b>2,73,603</b>
<b>Claims Paid (Direct)</b>	<b>15,664</b>	<b>30,017</b>	<b>2,917</b>	<b>4,451</b>	<b>12</b>	<b>8</b>	<b>2,929</b>	<b>4,459</b>	<b>35,303</b>	<b>65,961</b>	<b>37,476</b>	<b>67,508</b>	<b>72,779</b>	<b>1,33,469</b>	<b>47,749</b>	<b>83,927</b>	<b>1,760</b>	<b>3,809</b>	<b>1,644</b>	<b>2,993</b>	<b>51,153</b>	<b>90,729</b>	<b>501</b>	<b>989</b>	<b>1,320</b>	<b>1,373</b>	<b>2,022</b>	<b>6,258</b>	<b>153</b>	<b>290</b>	<b>1,27,449</b>	<b>1,37,996</b>	<b>1,121</b>	<b>1,988</b>	<b>2,56,497</b>	<b>3,73,092</b>	<b>2,73,315</b>	<b>4,05,496</b>
-In India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,775	2,073
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	23,812	23,812	7,118	7,118	214	214	7,332	7,332	4,502	4,502	7,80,734	7,80,734	7,85,236	7,85,236	33,902	33,902	10,198	10,198	3,892	3,892	47,993	47,993	2,311	2,311	2,883	2,883	3,238	3,238	1,020	1,020	88,279	88,279	4,257	4,257	9,35,216	9,35,216	9,66,360	9,66,360
Estimates of IBNR and IBNER at the beginning of the period (net)	22,386	15,789	6,100	5,862	214	196	6,315	6,058	5,316	6,159	7,65,529	7,37,974	7,70,846	7,44,133	32,237	30,377	9,212	7,945	3,757	3,251	45,207	41,573	2,220	2,015	3,285	3,185	2,881	2,257	1,167	1,424	1,36,721	1,41,569	2,830	2,407	9,65,157	9,38,563	9,93,858	9,60,410

(₹ 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 Q2 2024-25	Up to Q2 2024-25	For Q2 2024-25	Up to Q2 2024-25	For Q2 2024-25	Up to Q2 2024-25	For Q2 2024-25	Up to Q2 2024-25	For Q2 2024-25	Up to Q2 2024-25	For Q2 2024-25	Up to Q2 2024-25	For Q2 2024-25	Up to Q2 2024-25	For Q2 2024-25	Up to Q2 2024-25	For Q2 2024-25	Up to Q2 2024-25	For Q2 2024-25	Up to Q2 2024-25	For Q2 2024-25	Up to Q2 2024-25	For Q2 2024-25	Up to Q2 2024-25	For Q2 2024-25	Up to Q2 2024-25	For Q2 2024-25	Up to Q2 2024-25	For Q2 2024-25	Up to Q2 2024-25	For Q2 2024-25	Up to Q2 2024-25	For Q2 2024-25	Up to Q2 2024-25	For Q2 2024-25	Up to Q2 2024-25	For Q2 2024-25	Up to Q2 2024-25
Claims Paid (Direct)	23,157	32,433	3,033	5,371	4	9	3,037	5,380	29,230	56,878	41,136	67,706	70,366	1,24,584	40,372	72,644	2,062	3,448	1,359	2,259	43,793	78,351	464	834	18	1,691	1,910	3,516	197	273	64,332	74,011	1,217	1,989	1,82,296	2,85,249	2,08,490	3,23,062
Add :Re-insurance accepted to direct claims	1,542	1,951	157	157	-	-	157	157	-	-	-	-	-	-	0	(0)	-	-	(0)	0	-	-	-	-	-	-	1	1	-	-	-	-	(0)	0	1	1	1,700	2,109
Less :Re-insurance Ceded to claims paid	19,203	25,570	935	1,731	3	8	938	1,739	15,816	30,608	6,835	11,441	22,651	42,049	9,567	15,627	427	710	56	93	10,050	16,430	19	34	5	1,546	1,346	2,307	45	48	29,626	35,218	123	200	63,865	97,832	84,006	1,25,141
<b>Net Claim Paid</b>	<b>5,496</b>	<b>8,814</b>	<b>2,255</b>	<b>3,797</b>	<b>1</b>	<b>1</b>	<b>2,256</b>	<b>3,798</b>	<b>13,414</b>	<b>26,270</b>	<b>34,301</b>	<b>56,265</b>	<b>47,715</b>	<b>82,535</b>	<b>30,806</b>	<b>57,017</b>	<b>1,635</b>	<b>2,738</b>	<b>1,302</b>	<b>2,166</b>	<b>33,743</b>	<b>61,921</b>	<b>445</b>	<b>800</b>	<b>13</b>	<b>145</b>	<b>565</b>	<b>1,210</b>	<b>152</b>	<b>225</b>	<b>34,706</b>	<b>38,793</b>	<b>1,094</b>	<b>1,789</b>	<b>1,18,432</b>	<b>1,87,418</b>	<b>1,26,184</b>	<b>2,00,030</b>
Add Claims Outstanding at the end of the year	34,766	34,766	8,063	8,063	154	154	8,217	8,217	17,742	17,742	8,71,884	8,71,884	8,89,626	8,89,626	49,138	49,138	8,708	8,708	4,404	4,404	62,251	62,251	5,390	5,390	3,974	3,974	5,290	5,290	2,986	2,986	1,50,277	1,50,277	3,500	3,500	11,23,294	11,23,294	11,66,277	11,66,277
Less Claims Outstanding at the beginning of the year	30,940	29,941	5,999	5,086	146	142	6,145	5,228	17,278	15,585	8,51,280	8,20,393	8,68,558	8,35,978	44,188	39,393	8,798	7,809	4,034	3,637	57,021	50,839	4,685	4,698	2,836	2,807	4,394	3,987	2,777	2,438	1,49,281	1,38,592	2,975	2,315	10,92,527	10,41,654	11,29,612	10,76,823
<b>Net Incurred Claims</b>	<b>9,322</b>	<b>13,639</b>	<b>4,319</b>	<b>6,774</b>	<b>9</b>	<b>14</b>	<b>4,328</b>	<b>6,787</b>	<b>13,878</b>	<b>28,426</b>	<b>54,905</b>	<b>1,07,756</b>	<b>68,783</b>	<b>1,36,183</b>	<b>35,756</b>	<b>66,764</b>	<b>1,545</b>	<b>3,637</b>	<b>1,672</b>	<b>2,934</b>	<b>38,973</b>	<b>73,333</b>	<b>1,150</b>	<b>1,492</b>	<b>1,151</b>	<b>1,312</b>	<b>1,461</b>	<b>2,513</b>	<b>361</b>	<b>773</b>	<b>35,702</b>	<b>50,478</b>	<b>1,618</b>	<b>2,974</b>	<b>1,49,198</b>	<b>2,69,058</b>	<b>1,62,849</b>	<b>2,89,484</b>
<b>Claims Paid (Direct)</b>	<b>23,157</b>	<b>32,433</b>	<b>3,033</b>	<b>5,371</b>	<b>4</b>	<b>9</b>	<b>3,037</b>	<b>5,380</b>	<b>29,230</b>	<b>56,878</b>	<b>41,136</b>	<b>67,706</b>	<b>70,366</b>	<b>1,24,584</b>	<b>40,372</b>	<b>72,644</b>	<b>2,062</b>	<b>3,448</b>	<b>1,359</b>	<b>2,259</b>	<b>43,793</b>	<b>78,351</b>	<b>464</b>	<b>834</b>	<b>18</b>	<b>1,691</b>	<b>1,910</b>	<b>3,516</b>	<b>197</b>	<b>273</b>	<b>64,332</b>	<b>74,011</b>	<b>1,217</b>	<b>1,989</b>	<b>1,82,296</b>	<b>2,85,249</b>	<b>2,08,490</b>	<b>3,23,062</b>
-In India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	9,846	9,846	4,678	4,678	151	151	4,829	4,829	5,639	5,639	6,87,098	6,87,098	6,92,737	6,92,737	29,532	29,532	4,967	4,967	3,018	3,018	37,516	37,516	1,842	1,842	2,947	2,947	1,621	1,621	1,559	1,559	1,47,357	1,47,357	1,876	1,876	8,87,455	8,87,455	9,02,130	9,02,130
Estimates of IBNR and IBNER at the beginning of the period (net)	7,873	6,715	3,276	2,595	142	132	3,417	2,728	5,799	5,188	6,69,365	6,41,115	6,75,164	6,46,303	23,745	21,312																						