FORM NL-5 - CLAIMS SCHEDULE
Name of the Insurer: INDUSIND GENERAL INSURANCE COMPANY LIMITED (FORMERLY RELIANCE GENERAL INSURANCE COMPANY LIMITED)
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

(₹ 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 Q3 2025-26	Up to Q3 2025-26	For Q3 2025-26	Up to Q3 2025-26	For Q3 2025-26	Up to Q3 2025-26	For Q3 2025-26	Up to Q3 2025-26	For Q3 2025-26	Up to Q3 2025-26	For Q3 2025-26	Up to Q3 2025-26	For Q3 2025-26	Up to Q3 2025-26	For Q3 2025-26	Up to Q3 2025-26	For Q3 2025-26	Up to Q3 2025-26	For Q3 2025-26	Up to Q3 2025-26	For Q3 2025-26	Up to Q3 2025-26	For Q3 2025-26	Up to Q3 2025-26	For Q3 2025-26	Up to Q3 2025-26	For Q3 2025-26	Up to Q3 2025-26	For Q3 2025-26	Up to Q3 2025-26	For Q3 2025-26	Up to Q3 2025-26	For Q3 2025-26	Up to Q3 2025-26	For Q3 2025-26	Up to Q3 2025-26
Claims Paid (Direct)	14,820	44,837	2,506	6,957	2	10	2,508	6,967	37,839	1,03,800	27,790	95,298	65,629	1,99,098	48,644	1,32,571	2,277	6,086	1,492	4,485	52,413	1,43,142	529	1,518	131	1,504	4,827	11,085	385	675	15,440	1,53,436	335	2,323	1,39,689	5,12,781	1,57,017	5,64,585
Add :Re-insurance accepted to direct claims	124	1,565	-	-	-	-	-	-	-	-	-	-	-	-	(1)	(1)	-	-	1	1	-	-	-	-	-	-	8	8	-	-	-	-	1	1	9	9	133	1,574
Less :Re-insurance Ceded to claims paid	9,097	28,421	277	816	3	10	280	826	20,155	55,033	4,785	16,887	24,940	71,920	10,299	26,056	(14)	888	112	302	10,397	27,246	24	66	63	1,376	3,294	7,682	16	28	11,056	85,485	26	210	49,816	1,94,013	59,193	2,23,260
Net Claim Paid	**5,847**	**17,981**	**2,229**	**6,141**	**(1)**	**-**	**2,228**	**6,141**	**17,684**	**48,767**	**23,005**	**78,411**	**40,689**	**1,27,178**	**38,343**	**1,06,514**	**2,291**	**5,198**	**1,382**	**4,184**	**42,016**	**1,15,896**	**505**	**1,452**	**68**	**128**	**1,541**	**3,411**	**369**	**647**	**4,384**	**67,951**	**310**	**2,114**	**89,882**	**3,18,777**	**97,957**	**3,42,899**
Add Claims Outstanding at the end of the year	57,033	57,033	11,942	11,942	242	242	12,184	12,184	17,055	17,055	10,04,237	10,04,237	10,21,292	10,21,292	58,785	58,785	14,424	14,424	5,343	5,343	78,552	78,552	5,033	5,033	3,976	3,976	7,990	7,990	1,055	1,055	1,04,723	1,04,723	7,769	7,769	12,30,390	12,30,390	12,99,607	12,99,607
Less Claims Outstanding at the beginning of the year	53,468	43,667	10,760	9,010	221	200	10,981	9,210	17,013	16,847	9,81,011	9,29,231	9,98,024	9,46,078	58,523	48,666	14,213	11,679	5,357	4,467	78,093	64,812	5,610	5,790	4,199	4,145	8,451	5,885	1,093	1,471	91,123	1,44,571	7,751	4,503	11,94,344	11,77,255	12,58,793	12,30,132
Net Incurred Claims	**9,412**	**31,347**	**3,411**	**9,073**	**20**	**42**	**3,431**	**9,115**	**17,726**	**48,975**	**46,231**	**1,53,417**	**63,957**	**2,02,392**	**38,606**	**1,16,633**	**2,502**	**7,943**	**1,367**	**5,060**	**42,475**	**1,29,636**	**(72)**	**695**	**(155)**	**(41)**	**1,080**	**5,516**	**331**	**231**	**17,983**	**28,103**	**327**	**5,379**	**1,25,928**	**3,71,912**	**1,38,771**	**4,12,374**
Claims Paid (Direct)																																						
-In India	**14,820**	**44,837**	**2,506**	**6,957**	**2**	**10**	**2,508**	**6,967**	**37,839**	**#####**	**27,790**	**95,298**	**65,629**	**1,99,098**	**48,644**	**1,32,571**	**2,277**	**6,086**	**1,492**	**4,485**	**52,413**	**1,43,142**	**529**	**1,518**	**131**	**1,504**	**4,827**	**11,085**	**385**	**675**	**15,440**	**1,53,436**	**335**	**2,323**	**1,39,689**	**5,12,781**	**1,56,566**	**5,62,062**
-Outside India	**-**	**-**	**140**	**176**	**-**	**3**	**140**	**179**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**311**	**1,023**	**311**	**1,023**	**-**	**-**	**-**	**1,322**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**311**	**2,345**	**451**	**2,523**
Estimates of IBNR and IBNER at the end of the period (net)	**25,816**	**25,816**	**7,692**	**7,692**	**221**	**221**	**7,913**	**7,913**	**4,749**	**4,749**	**8,03,282**	**8,03,282**	**8,08,031**	**8,08,031**	**34,875**	**34,875**	**10,677**	**10,677**	**3,963**	**3,963**	**49,515**	**49,515**	**2,269**	**2,269**	**2,548**	**2,548**	**3,566**	**3,566**	**1,011**	**1,011**	**99,497**	**99,497**	**4,306**	**4,306**	**9,70,744**	**9,70,744**	**10,04,473**	**10,04,473**
Estimates of IBNR and IBNER at the beginning of the period (net)	**23,812**	**15,789**	**7,118**	**5,862**	**214**	**196**	**7,332**	**6,058**	**4,502**	**6,159**	**7,80,734**	**7,37,974**	**7,85,236**	**7,44,133**	**33,902**	**30,377**	**10,198**	**7,945**	**3,892**	**3,251**	**47,993**	**41,573**	**2,311**	**2,015**	**2,883**	**3,185**	**3,238**	**2,257**	**1,020**	**1,424**	**88,279**	**1,41,569**	**4,257**	**2,407**	**9,35,216**	**9,38,563**	**9,66,360**	**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 Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25
Claims Paid (Direct)	11,962	44,395	1,994	7,365	6	15	2,000	7,380	30,989	87,867	26,773	94,479	57,762	1,82,346	38,577	1,11,221	1,757	5,205	1,302	3,561	41,636	1,19,987	528	1,362	28	1,719	1,474	4,990	1,280	1,553	36,735	1,10,746	1,167	3,156	1,40,609	4,25,859	1,54,571	4,77,634
Add :Re-insurance accepted to direct claims	377	2,328	-	157	-	-	-	157	-	-	-	-	-	-	(0)	(0)	-	-	0	0	-	-	-	-	-	-	-	1	-	-	-	-	0	0	0	1	377	2,486
Less :Re-insurance Ceded to claims paid	6,826	32,396	391	2,122	7	15	398	2,137	16,429	47,037	5,356	16,797	21,785	63,834	6,863	22,490	372	1,082	52	145	7,287	23,717	22	56	1	1,547	862	3,169	68	116	25,776	60,994	117	316	55,917	1,53,749	63,141	1,88,282
Net Claim Paid	**5,513**	**14,327**	**1,603**	**5,400**	**(1)**	**-**	**1,602**	**5,400**	**14,560**	**40,830**	**21,417**	**77,682**	**35,977**	**1,18,512**	**31,714**	**88,731**	**1,385**	**4,123**	**1,250**	**3,416**	**34,349**	**96,270**	**506**	**1,306**	**27**	**172**	**612**	**1,822**	**1,212**	**1,437**	**10,959**	**49,752**	**1,050**	**2,840**	**84,692**	**2,72,111**	**91,807**	**2,91,838**
Add Claims Outstanding at the end of the year	42,191	42,191	10,007	10,007	163	163	10,170	10,170	18,325	18,325	9,04,940	9,04,940	9,23,265	9,23,265	50,724	50,724	10,506	10,506	4,526	4,526	65,757	65,757	5,632	5,632	4,077	4,077	6,395	6,395	1,696	1,696	1,68,845	1,68,845	3,913	3,913	11,79,580	11,79,580	12,31,941	12,31,941
Less Claims Outstanding at the beginning of the year	34,766	29,941	8,063	5,086	154	142	8,216	5,228	17,742	15,585	8,71,884	8,20,393	8,89,626	8,35,979	49,138	39,393	8,708	7,809	4,404	3,637	62,251	50,839	5,390	4,698	3,974	2,807	5,290	3,987	2,986	2,438	1,50,277	1,38,592	3,500	2,315	11,23,293	10,41,654	11,66,275	10,76,823
Net Incurred Claims	**12,938**	**26,577**	**3,547**	**10,321**	**8**	**22**	**3,556**	**10,343**	**15,143**	**43,569**	**54,473**	**1,62,229**	**69,616**	**2,05,798**	**33,300**	**1,00,063**	**3,183**	**6,820**	**1,372**	**4,306**	**37,855**	**1,11,188**	**748**	**2,240**	**130**	**1,442**	**1,717**	**4,230**	**(78)**	**695**	**29,527**	**80,004**	**1,464**	**4,439**	**1,40,979**	**4,10,037**	**1,57,473**	**4,46,956**
Claims Paid (Direct)																																						
-In India	**11,962**	**44,395**	**1,994**	**7,365**	**6**	**15**	**2,000**	**7,380**	**30,989**	**87,867**	**26,773**	**94,479**	**57,762**	**1,82,346**	**38,577**	**1,11,221**	**1,757**	**5,205**	**1,302**	**3,561**	**41,636**	**1,19,987**	**528**	**1,362**	**28**	**1,719**	**1,474**	**4,990**	**1,280**	**1,553**	**36,735**	**1,10,746**	**1,167**	**3,156**	**1,40,609**	**4,25,859**	**1,54,571**	**4,76,830**
-Outside India	**-**	**-**	**76**	**76**	**-**	**-**	**76**	**76**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**727**	**727**	**727**	**727**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**727**	**727**	**803**	**803**
Estimates of IBNR and IBNER at the end of the period (net)	**13,307**	**13,307**	**5,660**	**5,660**	**160**	**160**	**5,820**	**5,820**	**5,956**	**5,956**	**7,15,453**	**7,15,453**	**7,21,408**	**7,21,408**	**30,065**	**30,065**	**6,930**	**6,930**	**3,092**	**3,092**	**40,086**	**40,086**	**1,887**	**1,887**	**3,145**	**3,145**	**1,974**	**1,974**	**1,582**	**1,582**	**1,65,966**	**1,65,966**	**1,969**	**1,969**	**9,38,017**	**9,38,017**	**9,57,144**	**9,57,144**
Estimates of IBNR and IBNER at the beginning of the period (net)	**9,846**	**6,715**	**4,678**	**2,595**	**151**	**132**	**4,829**	**2,728**	**5,639**	**5,188**	**6,87,098**	**6,41,115**	**6,92,737**	**6,46,303**	**29,532**	**21,312**	**4,967**	**3,436**	**3,018**	**2,531**	**37,516**	**27,279**	**1,842**	**1,652**	**2,947**	**1,703**	**1,621**	**1,018**	**1,559**	**1,247**	**1,47,357**	**1,35,100**	**1,876**	**1,263**	**8,87,455**	**8,15,566**	**9,02,130**	**8,25,008**

Note: '0' denotes negligible amount