

FORM NL-5 - CLAIMS SCHEDULE
(Amount in Rs. Lakhs)

Particulars	FIRE	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Total Health	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other Miscellaneous segment	Total Miscellaneous	Grand Total
	Up to the half year ended September 30, 2024	Up to the half year ended September 30, 2024	Up to the half year ended September 30, 2024	Up to the half year ended September 30, 2024	Up to the half year ended September 30, 2024	Up to the half year ended September 30, 2024	Up to the half year ended September 30, 2024	Up to the half year ended September 30, 2024	Up to the half year ended September 30, 2024	Up to the half year ended September 30, 2024	Up to the half year ended September 30, 2024	Up to the half year ended September 30, 2024	Up to the half year ended September 30, 2024	Up to the half year ended September 30, 2024	Up to the half year ended September 30, 2024	Up to the half year ended September 30, 2024	Up to the half year ended September 30, 2024
Claims Paid (Direct)																	
Add :Re-insurance accepted to direct claims	1,119.28	2,595.07	-	2,595.07	13.72	13.25	26.97	-	-	-	2.51	2,166.99	2.29	452.05	-	2,650.81	6,365.16
Less :Re-insurance Ceded to claims paid	748.92	2,471.05	-	2,471.05	0.25	-	0.25	-	-	-	1.63	2,102.44	-	-	-	2,104.31	5,324.28
Net Claim Paid	370.37	124.02	-	124.02	13.48	13.25	26.73	-	-	-	0.89	64.55	2.29	452.05	-	546.50	1,040.88
Add Claims Outstanding at the end of the year	9,268.84	3,218.91	3.22	3,222.12	306.39	164.61	471.00	-	3.91	3.91	4,271.82	808.45	80.96	11,773.99	1.32	17,411.45	29,902.42
Less Claims Outstanding at the beginning of the year	9,134.48	2,665.79	3.22	2,669.01	319.86	173.73	493.59	-	(2.05)	(2.05)	3,646.07	422.23	73.02	12,074.93	1.02	16,708.81	28,512.30
Net Incurred Claims	504.73	677.13	-	677.13	0.00	4.13	4.13	-	5.97	5.97	626.63	450.77	10.23	151.11	0.31	1,249.14	2,431.00
Claims Paid (Direct)																	
-In India	1,119.28	2,595.07	-	2,595.07	13.72	13.25	26.97	-	-	-	2.51	2,166.99	2.29	452.05	-	2,650.81	6,365.16
-Outside India																	

(Amount in Rs. Lakhs)

Particulars	FIRE	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Total Health	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other Miscellaneous segment	Total Miscellaneous	Grand Total
	Up to the half year ended September 30, 2023	Up to the half year ended September 30, 2023	Up to the half year ended September 30, 2023	Up to the half year ended September 30, 2023	Up to the half year ended September 30, 2023	Up to the half year ended September 30, 2023	Up to the half year ended September 30, 2023	Up to the quarter September 30, 2023	Up to the half year ended September 30, 2023	Up to the half year ended September 30, 2023	Up to the half year ended September 30, 2023	Up to the half year ended September 30, 2023	Up to the half year ended September 30, 2023	Up to the half year ended September 30, 2023	Up to the half year ended September 30, 2023	Up to the half year ended September 30, 2023	Up to the half year ended September 30, 2023
Claims Paid (Direct)																	
Add :Re-insurance accepted to direct claims	3,409.83	556.37	-	556.37	42.47	-	42.47	-	-	-	15.71	164.12	0.63	2,314.17	0.03	2,537.13	6,503.33
Less :Re-insurance Ceded to claims paid	1,064.50	299.34	-	299.34	(418.71)	-	(418.71)	-	-	-	15.41	91.77	0.19	-	-	(311.34)	1,052.50
Net Claim Paid	2,345.34	257.02	-	257.02	461.18	-	461.18	-	-	-	0.30	72.34	0.44	2,314.17	0.03	2,848.47	5,450.83
Add Claims Outstanding at the end of the year	9,435.92	3,216.46	2.51	3,218.97	420.13	209.06	629.18	-	9.98	9.98	3,978.24	889.15	100.41	16,164.45	4.41	21,775.82	34,430.71
Less Claims Outstanding at the beginning of the year	11,639.56	2,983.85	2.51	2,986.36	403.28	209.06	612.34	-	7.15	7.15	2,938.98	1,292.13	93.59	18,478.62	4.44	23,427.26	38,053.19
Net Incurred Claims	141.69	489.63	0.00	489.63	478.03	-	478.03	-	2.83	2.83	1,039.56	(330.65)	7.26	-	-	1,197.02	1,828.35
Claims Paid (Direct)																	
-In India	3,156.00	3,434.00	-	3,434.00	174.00	-	174.00	-	-	-	141.00	60.00	-	2,549.00	-	2,924.00	9,514.00
-Outside India	253.83	(2,877.63)	-	(2,877.63)	(131.53)	-	(131.53)	-	-	-	(125.29)	104.12	0.63	(234.83)	0.03	(386.87)	(3,010.67)