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 Q2 2026-27	Up to Q2 2026-27	For Q2 2026-27	Up to Q2 2026-27	For Q2 2026-27	Up to Q2 2026-27	For Q2 2026-27	Up to Q2 2026-27	For Q2 2026-27	Up to Q2 2026-27	For Q2 2026-27	Up to Q2 2026-27	For Q2 2026-27	Up to Q2 2026-27	For Q2 2026-27	Up to Q2 2026-27	For Q2 2026-27	Up to Q2 2026-27	For Q2 2026-27	Up to Q2 2026-27	For Q2 2026-27	Up to Q2 2026-27	For Q2 2026-27	Up to Q2 2026-27	For Q2 2026-27	Up to Q2 2026-27	For Q2 2026-27	Up to Q2 2026-27	For Q2 2026-27	Up to Q2 2026-27	For Q2 2026-27	Up to Q2 2026-27	For Q2 2026-27	Up to Q2 2026-27	For Q2 2026-27	Up to Q2 2026-27
Claims Paid (Direct)	16,357	35,033	3,755	6,523	47	63	3,802	6,586	40,386	78,405	50,097	80,643	90,483	1,59,048	63,323	1,14,411	2,679	5,247	964	2,284	66,966	1,21,942	581	1,400	53	698	1,498	3,662	340	475	27,384	97,424	2,400	2,983	1,89,705	3,87,632	2,09,864	4,29,251
Add :Re-insurance accepted to direct claims	1,018	1,249	7	7	-	-	7	7	-	-	-	-	-	-	15,730	15,730	-	-	-	-	15,730	15,730	-	-	-	-	6	7	-	-	-	-	(2)	(2)	15,734	15,735	16,759	16,991
Less :Re-insurance Ceded to claims paid	11,144	22,299	945	1,239	46	62	991	1,301	20,522	40,427	6,966	11,838	27,488	52,265	12,049	21,925	166	154	75	171	12,290	22,250	35	78	2	399	998	2,355	158	163	22,046	74,554	1,124	1,161	64,141	1,53,225	76,276	1,76,825
Net Claim Paid	**6,231**	**13,983**	**2,817**	**5,291**	**1**	**1**	**2,818**	**5,292**	**19,864**	**37,978**	**43,131**	**68,805**	**62,995**	**1,06,783**	**67,004**	**1,08,216**	**2,513**	**5,093**	**889**	**2,113**	**70,406**	**1,15,422**	**546**	**1,322**	**51**	**299**	**506**	**1,314**	**182**	**312**	**5,338**	**22,870**	**1,274**	**1,820**	**1,41,298**	**2,50,142**	**1,50,347**	**2,69,417**
Add Claims Outstanding at the end of the year	60,333	60,333	16,058	16,058	260	260	16,318	16,318	19,003	19,003	10,48,923	10,48,923	10,67,926	10,67,926	88,012	88,012	16,972	16,972	5,156	5,156	1,10,140	1,10,140	5,124	5,124	9,804	9,804	10,014	10,014	920	920	99,263	99,263	7,414	7,414	13,10,605	13,10,605	13,87,256	13,87,256
Less Claims Outstanding at the beginning of the year	59,046	58,491	16,812	15,194	254	239	17,066	15,433	17,953	16,491	10,40,193	10,20,280	10,58,146	10,36,771	73,128	63,606	16,940	15,256	5,158	5,370	95,226	84,232	5,444	4,978	8,492	7,784	9,686	8,447	1,109	1,177	94,640	1,09,072	8,411	7,608	12,81,154	12,60,067	13,57,266	13,33,991
Net Incurred Claims	**7,518**	**15,825**	**2,063**	**6,155**	**7**	**22**	**2,070**	**6,177**	**20,914**	**40,489**	**51,861**	**97,448**	**72,775**	**1,37,937**	**81,888**	**1,32,623**	**2,545**	**6,809**	**887**	**1,900**	**85,320**	**1,41,331**	**226**	**1,468**	**1,363**	**2,319**	**834**	**2,881**	**(7)**	**55**	**9,962**	**13,062**	**276**	**1,626**	**1,70,750**	**3,00,680**	**1,80,337**	**3,22,682**
Claims Paid (Direct)																																						
-In India	**16,357**	**35,033**	**3,755**	**6,523**	**47**	**63**	**3,802**	**6,586**	**40,386**	**78,405**	**50,097**	**80,643**	**90,483**	**1,59,048**	**63,323**	**1,14,411**	**2,679**	**5,247**	**964**	**2,284**	**66,966**	**1,21,942**	**581**	**1,400**	**53**	**698**	**1,498**	**3,662**	**340**	**475**	**27,384**	**97,424**	**2,400**	**2,983**	**1,89,705**	**3,87,632**	**2,09,490**	**4,28,475**
-Outside India	**-**	**-**	**64**	**148**	**-**	**-**	**64**	**148**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**310**	**628**	**310**	**628**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**310**	**628**	**375**	**776**
Estimates of IBNR and IBNER at the end of the period (net)	**31,875**	**31,875**	**9,138**	**9,138**	**253**	**253**	**9,391**	**9,391**	**3,979**	**3,979**	**8,48,431**	**8,48,431**	**8,52,410**	**8,52,410**	**57,744**	**57,744**	**12,803**	**12,803**	**3,742**	**3,742**	**74,289**	**74,289**	**2,781**	**2,781**	**4,672**	**4,672**	**4,459**	**4,459**	**1,021**	**1,021**	**94,633**	**94,633**	**4,578**	**4,578**	**10,38,843**	**10,38,843**	**10,80,109**	**10,80,109**
Estimates of IBNR and IBNER at the beginning of the period (net)	**32,447**	**30,056**	**8,670**	**7,761**	**247**	**231**	**8,917**	**7,992**	**4,393**	**4,533**	**8,38,432**	**8,20,120**	**8,42,825**	**8,24,653**	**39,256**	**38,796**	**12,133**	**10,740**	**3,692**	**3,752**	**55,081**	**53,289**	**2,530**	**2,298**	**4,251**	**3,800**	**4,412**	**4,229**	**968**	**1,089**	**89,857**	**97,700**	**4,345**	**4,178**	**10,04,267**	**9,91,235**	**10,45,631**	**10,29,283**

(₹ 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
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
Net Claim Paid	**6,270**	**12,134**	**2,510**	**3,912**	**1**	**1**	**2,511**	**3,913**	**16,592**	**31,083**	**30,563**	**55,406**	**47,155**	**86,489**	**39,034**	**68,171**	**1,179**	**2,907**	**1,527**	**2,802**	**41,740**	**73,880**	**479**	**947**	**10**	**60**	**875**	**1,870**	**146**	**278**	**58,668**	**63,567**	**1,018**	**1,804**	**1,50,091**	**2,28,895**	**1,58,872**	**2,44,942**
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
Net Incurred Claims	**7,087**	**21,935**	**3,968**	**5,662**	**4**	**22**	**3,972**	**5,684**	**16,177**	**31,249**	**51,509**	**1,07,186**	**67,686**	**1,38,435**	**40,944**	**78,026**	**2,129**	**5,441**	**1,556**	**3,693**	**44,628**	**87,159**	**(283)**	**767**	**(65)**	**114**	**940**	**4,436**	**52**	**(100)**	**10,440**	**10,120**	**3,226**	**5,052**	**1,26,625**	**2,45,984**	**1,37,684**	**2,73,603**
Claims Paid (Direct)																																						
-In India	**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**	**2,73,315**	**4,05,496**
-Outside India	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**1,775**	**2,073**
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**

Note: '0' denotes amounts less than Rs. 50,000