

(₹ 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 Q4 2025-26	Up to Q4 2025-26	For Q4 2025-26	Up to Q4 2025-26	For Q4 2025-26	Up to Q4 2025-26	For Q4 2025-26	Up to Q4 2025-26	For Q4 2025-26	Up to Q4 2025-26	For Q4 2025-26	Up to Q4 2025-26	For Q4 2025-26	Up to Q4 2025-26	For Q4 2025-26	Up to Q4 2025-26	For Q4 2025-26	Up to Q4 2025-26	For Q4 2025-26	Up to Q4 2025-26	For Q4 2025-26	Up to Q4 2025-26	For Q4 2025-26	Up to Q4 2025-26	For Q4 2025-26	Up to Q4 2025-26	For Q4 2025-26	Up to Q4 2025-26	For Q4 2025-26	Up to Q4 2025-26	For Q4 2025-26	Up to Q4 2025-26	For Q4 2025-26	Up to Q4 2025-26	For Q4 2025-26	Up to Q4 2025-26		
Claims Paid (Direct)	19,333	64,170	2,493	9,450	66	76	2,559	9,526	38,555	1,42,355	41,781	1,37,079	80,336	2,79,434	49,539	1,82,110	2,527	8,613	1,189	5,674	53,255	1,96,397	440	1,958	725	2,229	2,205	13,290	140	815	38,589	1,92,025	1,072	3,395	1,76,762	6,89,543	1,98,654	7,63,239
Add :Re-insurance accepted to direct claims	481	2,046	7,581	7,581	-	-	7,581	7,581	-	-	-	-	-	-	(1)	(2)	-	-	1	2	-	-	-	-	6,671	6,671	5	13	-	-	-	-	1	2	6,677	6,686	14,739	16,313
Less :Re-insurance Ceded to claims paid	10,898	39,319	398	1,214	64	74	462	1,288	20,377	75,410	6,515	23,402	26,892	98,812	10,336	36,392	393	1,281	98	400	10,827	38,073	19	85	397	1,773	1,160	8,842	11	39	28,429	1,13,914	139	349	67,874	2,61,887	79,234	3,02,494
Net Claim Paid	8,916	26,897	9,676	15,817	2	2	9,678	15,819	18,178	66,945	35,266	1,13,677	53,444	1,80,622	39,202	1,45,716	2,134	7,332	1,092	5,276	42,428	1,58,324	421	1,873	6,999	7,127	1,050	4,461	129	776	10,160	78,111	934	3,048	1,15,565	4,34,342	1,34,159	4,77,058
Add Claims Outstanding at the end of the year	58,491	58,491	15,194	15,194	239	239	15,433	15,433	16,491	16,491	10,20,280	10,20,280	10,36,770	10,36,770	63,606	63,606	15,256	15,256	5,370	5,370	84,231	84,231	4,977	4,977	7,784	7,784	8,447	8,447	1,177	1,177	1,09,072	1,09,072	7,608	7,608	12,60,067	12,60,067	13,33,991	13,33,991
Less Claims Outstanding at the beginning of the year	57,033	43,667	11,942	9,010	242	200	12,184	9,210	17,055	16,847	10,04,237	9,29,231	10,21,292	9,46,078	58,785	48,666	14,424	11,679	5,343	4,467	78,552	64,812	5,033	5,790	3,976	4,145	7,990	5,885	1,055	1,471	1,04,723	1,44,571	7,769	4,503	12,30,389	11,77,255	12,99,606	12,30,132
Net Incurred Claims	10,374	41,721	12,928	22,001	(1)	41	12,927	22,042	17,613	66,589	51,309	2,04,726	68,922	2,71,314	44,022	1,60,655	2,966	10,909	1,119	6,179	48,107	1,77,743	365	1,060	10,807	10,766	1,507	7,023	251	482	14,509	42,612	774	6,153	1,45,243	5,17,153	1,68,544	5,80,917
Claims Paid (Direct)																																						
-In India	19,333	64,170	2,493	9,450	66	76	2,559	9,526	38,555	1,42,355	41,781	1,37,079	80,336	2,79,434	49,539	1,82,110	2,527	8,613	1,189	5,674	53,255	1,96,397	440	1,958	725	2,229	2,205	13,290	140	815	38,589	1,92,025	1,072	3,395	1,76,762	6,89,543	1,98,262	7,60,323
-Outside India	-	-	62	237	-	3	62	240	-	-	-	-	-	-	-	-	-	-	331	1,353	331	1,353	-	-	-	1,322	-	-	-	-	-	-	-	-	331	2,675	392	2,916
Estimates of IBNR and IBNER at the end of the period (net)	30,056	30,056	7,760	7,760	232	232	7,992	7,992	4,532	4,532	8,20,121	8,20,121	8,24,653	8,24,653	38,796	38,796	10,740	10,740	3,753	3,753	53,289	53,289	2,298	2,298	3,800	3,800	4,228	4,228	1,089	1,089	97,700	97,700	4,179	4,179	9,91,236	9,91,236	10,29,284	10,29,284
Estimates of IBNR and IBNER at the beginning of the period (net)	25,816	15,789	7,692	5,862	221	196	7,913	6,058	4,749	6,159	8,03,282	7,37,974	8,08,031	7,44,133	34,875	30,377	10,677	7,945	3,963	3,251	49,515	41,573	2,269	2,015	2,548	3,185	3,566	2,257	1,011	1,424	99,497	1,41,569	4,306	2,407	9,70,744	9,38,563	10,04,473	9,60,411

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 Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25		
	(₹ lakhs)																																					
Claims Paid (Direct)	19,265	63,660	3,831	11,196	49	64	3,880	11,260	34,418	1,22,285	34,317	1,28,796	68,735	2,51,081	40,815	1,52,035	2,119	7,324	1,367	4,929	44,301	1,64,288	568	1,930	111	1,830	3,370	8,360	316	1,869	93,794	2,04,540	1,319	4,475	2,12,514	6,38,373	2,35,659	7,13,293
Add :Re-insurance accepted to direct claims	(1)	2,327	-	157	-	-	-	157	-	-	-	-	-	-	1	0	-	-	(1)	(0)	-	-	-	-	-	-	(3)	(2)	-	-	-	(1)	(0)	(4)	(2)	(5)	2,482	
Less :Re-insurance Ceded to claims paid	11,522	43,918	697	2,818	49	64	745	2,882	18,256	65,293	4,990	21,787	23,246	87,080	6,452	28,942	(146)	936	55	200	6,361	30,078	24	80	30	1,577	2,150	5,319	59	175	47,833	1,08,827	94	410	79,797	2,33,546	92,064	2,80,346
Net Claim Paid	7,742	22,069	3,134	8,535	-	-	3,134	8,535	16,162	56,992	29,327	1,07,009	45,489	1,64,001	34,363	1,23,094	2,265	6,388	1,312	4,728	37,940	1,34,210	544	1,850	81	253	1,217	3,039	257	1,694	45,961	95,713	1,225	4,065	1,32,714	4,04,825	1,43,590	4,35,429
Add Claims Outstanding at the end 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	5,789	5,789	4,145	4,145	5,885	5,885	1,471	1,471	1,44,571	1,44,571	4,505	4,505	11,77,255	11,77,255	12,30,132	12,30,132
Less Claims Outstanding at the beginning of the year	42,191	29,941	10,007	5,086	163	142	10,170	5,228	18,325	15,585	9,04,940	8,20,393	9,23,265	8,35,979	50,724	39,393	10,506	7,809	4,526	3,637	65,757	50,839	5,632	4,698	4,077	2,807	6,395	3,987	1,696	2,438	1,68,845	1,38,592	3,913	2,315	11,79,580	10,41,654	12,31,941	10,76,823
Net Incurred Claims	9,218	35,795	2,137	12,459	37	58	2,174	12,517	14,684	58,253	53,618	2,15,847	68,302	2,74,100	32,304	1,32,368	3,438	10,258	1,252	5,558	36,994	1,48,182	701	2,941	149	1,591	707	4,937	32	727	21,687	1,01,692	1,816	6,254	1,30,389	5,40,426	1,41,781	5,88,738
Claims Paid (Direct)																																						
-In India	19,265	63,660	3,831	11,196	49	64	3,880	11,260	34,418	1,22,285	34,317	1,28,796	68,735	2,51,081	40,815	1,52,035	2,119	7,324	1,367	4,929	44,301	1,64,288	568	1,930	111	1,830	3,370	8,360	316	1,869	93,794	2,04,540	1,319	4,475	2,12,514	6,38,373	2,35,659	7,12,199
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,094	
Estimates of IBNR and IBNER at the end 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
Estimates of IBNR and IBNER at the beginning of the period (net)	13,307	6,715	5,660	2,595	160	132	5,820	2,728	5,956	5,188	7,15,453	6,41,115	7,21,408	6,46,303	30,065	21,312	6,930	3,436	3,092	2,531	40,086	27,279	1,887	1,652	3,145	1,703	1,974	1,018	1,582	1,247	1,65,966	1,35,100	1,969	1,263	9,38,017	8,15,566	9,57,144	8,25,009

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