

(₹ 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 Q1 2026-27	Up to Q1 2026-27	For Q1 2026-27	Up to Q1 2026-27	For Q1 2026-27	Up to Q1 2026-27	For Q1 2026-27	Up to Q1 2026-27	For Q1 2026-27	Up to Q1 2026-27	For Q1 2026-27	Up to Q1 2026-27	For Q1 2026-27	Up to Q1 2026-27	For Q1 2026-27	Up to Q1 2026-27	For Q1 2026-27	Up to Q1 2026-27	For Q1 2026-27	Up to Q1 2026-27	For Q1 2026-27	Up to Q1 2026-27	For Q1 2026-27	Up to Q1 2026-27	For Q1 2026-27	Up to Q1 2026-27	For Q1 2026-27	Up to Q1 2026-27	For Q1 2026-27	Up to Q1 2026-27	For Q1 2026-27	Up to Q1 2026-27	For Q1 2026-27	Up to Q1 2026-27	For Q1 2026-27	Up to Q1 2026-27	For Q1 2026-27	Up to Q1 2026-27
Claims Paid (Direct)	18,676	18,676	2,768	2,768	16	16	2,784	2,784	38,019	38,019	30,546	30,546	68,565	68,565	51,088	51,088	2,568	2,568	1,320	1,320	54,976	54,976	819	819	645	645	2,164	2,164	135	135	70,040	70,040	583	583	1,97,926	1,97,926	2,19,386	2,19,386
Add :Re-insurance accepted to direct claims	231	231	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	-	-	-	-	0	0	1	1	232	232
Less :Re-insurance Ceded to claims paid	11,155	11,155	294	294	16	16	310	310	19,905	19,905	4,872	4,872	24,777	24,777	9,876	9,876	(12)	(12)	96	96	9,960	9,960	43	43	397	397	1,357	1,357	5	5	52,508	52,508	37	37	89,084	89,084	1,00,549	1,00,549
Net Claim Paid	7,752	7,752	2,474	2,474	-	-	2,474	2,474	18,114	18,114	25,674	25,674	43,788	43,788	41,212	41,212	2,580	2,580	1,224	1,224	45,016	45,016	776	776	248	248	808	808	130	130	17,531	17,532	546	546	1,08,844	1,08,844	1,19,070	1,19,070
Add Claims Outstanding at the end of the year	59,046	59,046	16,812	16,812	254	254	17,066	17,066	17,953	17,953	10,40,193	10,40,193	10,58,146	10,58,146	73,128	73,128	16,940	16,940	5,158	5,158	95,226	95,226	5,444	5,444	8,492	8,492	9,686	9,686	1,109	1,109	94,640	94,640	8,411	8,411	12,81,154	12,81,154	13,57,266	13,57,266
Less Claims Outstanding at the beginning 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	10,36,771	10,36,771	63,606	63,606	15,256	15,256	5,370	5,370	84,232	84,232	4,978	4,978	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
Net Incurred Claims	8,307	8,307	4,092	4,092	15	15	4,107	4,107	19,576	19,576	45,588	45,588	65,162	65,162	50,735	50,735	4,264	4,264	1,013	1,013	56,011	56,011	1,242	1,242	956	956	2,047	2,047	62	62	3,100	3,100	1,350	1,350	1,29,931	1,29,931	1,42,345	1,42,345
Claims Paid (Direct)																																						
-In India	18,676	18,676	2,768	2,768	16	16	2,784	2,784	38,019	38,019	30,546	30,546	68,565	68,565	51,088	51,088	2,568	2,568	1,320	1,320	54,976	54,976	819	819	645	645	2,164	2,164	135	135	70,040	70,040	583	583	1,97,926	1,97,926	2,18,985	2,18,985
-Outside India	-	-	84	84	-	-	84	84	-	-	-	-	-	-	-	-	-	-	318	318	318	318	-	-	-	-	-	-	-	-	-	-	-	-	318	318	402	402
Estimates of IBNR and IBNER at the end of the period (net)	32,447	32,447	8,670	8,670	247	247	8,917	8,917	4,393	4,393	8,38,432	8,38,432	8,42,825	8,42,825	39,256	39,256	12,133	12,133	3,692	3,692	55,081	55,081	2,530	2,530	4,251	4,251	4,412	4,412	968	968	89,857	89,857	4,345	4,345	10,04,267	10,04,267	10,45,631	10,45,631
Estimates of IBNR and IBNER at the beginning of the period (net)	30,056	30,056	7,760	7,760	231	231	7,992	7,992	4,532	4,532	8,20,120	8,20,120	8,24,653	8,24,653	38,796	38,796	10,740	10,740	3,752	3,752	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	9,91,237	9,91,237	10,29,284	10,29,284

(₹ 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 Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26
Claims Paid (Direct)	14,353	14,353	1,534	1,534	(4)	(4)	1,530	1,530	30,658	30,658	30,032	30,032	60,690	60,690	36,178	36,178	2,049	2,049	1,349	1,349	39,576	39,576	488	488	53	53	4,236	4,236	137	137	10,548	10,548	867	867	1,16,595	1,16,595	1,32,478	1,32,478
Add :Re-insurance accepted to direct claims	1,253	1,253	-	-	-	-	-	-	-	-	-	-	-	-	(1)	(1)	-	-	1	1	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1	1	1,254	1,254
Less :Re-insurance Ceded to claims paid	9,742	9,742	132	132	(4)	(4)	128	128	16,167	16,167	5,189	5,189	21,356	21,356	7,041	7,041	321	321	74	74	7,436	7,436	20	20	3	3	3,241	3,241	5	5	5,649	5,649	82	82	37,792	37,792	47,662	47,662
Net Claim Paid	5,864	5,864	1,402	1,402	-	-	1,402	1,402	14,491	14,491	24,843	24,843	39,334	39,334	29,136	29,136	1,728	1,728	1,275	1,275	32,140	32,140	468	468	50	50	995	995	132	132	4,899	4,899	786	786	78,804	78,804	86,070	86,070
Add Claims Outstanding at the end of the year	52,651	52,651	9,302	9,302	218	218	9,520	9,520	17,428	17,428	9,60,065	9,60,065	9,77,493	9,77,493	56,613	56,613	13,263	13,263	5,329	5,329	75,205	75,205	6,372	6,372	4,274	4,274	8,386	8,386	1,187	1,187	1,39,351	1,39,351	5,543	5,543	12,17,811	12,17,811	12,79,982	12,79,982
Less Claims Outstanding at the beginning 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	5,790	5,790	4,145	4,145	5,885	5,885	1,471	1,471	1,44,571	1,44,571	4,504	4,504	11,77,255	11,77,255	12,30,132	12,30,132
Net Incurred Claims	14,848	14,848	1,694	1,694	18	18	1,712	1,712	15,072	15,072	55,677	55,677	70,749	70,749	37,082	37,082	3,312	3,312	2,138	2,138	42,531	42,531	1,050	1,050	179	179	3,496	3,496	(152)	(152)	(321)	(321)	1,826	1,826	1,19,359	1,19,359	1,35,919	1,35,919
Claims Paid (Direct)																																						
-In India	14,353	14,353	1,534	1,534	(4)	(4)	1,530	1,530	30,658	30,658	30,032	30,032	60,690	60,690	36,178	36,178	2,049	2,049	1,349	1,349	39,576	39,576	488	488	53	53	4,236	4,236	137	137	10,548	10,548	867	867	1,16,595	1,16,595	1,32,181	1,32,181
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	297	297		
Estimates of IBNR and IBNER at the end of the period (net)	22,386	22,386	6,100	6,100	214	214	6,315	6,315	5,316	5,316	7,65,529	7,65,529	7,70,846	7,70,846	32,237	32,237	9,212	9,212	3,757	3,757	45,207	45,207	2,220	2,220	3,285	3,285	2,881	2,881	1,167	1,167	1,36,721	1,36,721	2,830	2,830	9,65,157	9,65,157	9,93,858	9,93,858
Estimates of IBNR and IBNER at the beginning 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

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