

Name of the Insurer: The Oriental Insurance Company Ltd  
Registration No.556 and Date of Registration with the IRDAI 15-11-2022  
FORM NL-5 - CLAIMS SCHEDULE  
CLAIMS INCURRED (NET)

Rs Lakhs

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel In
	For the quarter ended 30.09.2023	Up to the quarter ended 30.09.2023	For the quarter ended 30.09.2023	Up to the quarter ended 30.09.2023	For the quarter ended 30.09.2023	Up to the quarter ended 30.09.2023	For the quarter ended 30.09.2023	Up to the quarter ended 30.09.2023	For the quarter ended 30.09.2023	Up to the quarter ended 30.09.2023	For the quarter ended 30.09.2023	Up to the quarter ended 30.09.2023	For the quarter ended 30.09.2023	Up to the quarter ended 30.09.2023	For the quarter ended 30.09.2023	Up to the quarter ended 30.09.2023	For the quarter ended 30.09.2023	Up to the quarter ended 30.09.2023	For the quarter ended 30.09.2023
Claims Paid (Direct)	19806	63056	4331	7023	1077	2234	5409	9257	35922	63890	55503	100175	91425	164065	235199	444249	21848	32538	
Add :Re-insurance accepted to direct claims	6915	7455	295	324	20	22	315	346	191	191	0	0	191	191	0	3387	246	246	
Less :Re-insurance Ceded to claims paid	12525	41841	1053	1470	741	1138	1794	2608	2421	3511	3205	5833	5626	9344	7631	14268	8287	10751	
<b>Net Claim Paid</b>	<b>14196</b>	<b>28670</b>	<b>3574</b>	<b>5876</b>	<b>356</b>	<b>1118</b>	<b>3930</b>	<b>6994</b>	<b>33692</b>	<b>60570</b>	<b>52298</b>	<b>94342</b>	<b>85990</b>	<b>154912</b>	<b>227567</b>	<b>433368</b>	<b>13808</b>	<b>22032</b>	<b>0</b>
Add Claims Outstanding at the end of the year	12788	130475	-509	10876	128	19608	-380	30484	5753	78916	20143	1312177	25896	1391093	-6173	165227	4006	50683	
Less Claims Outstanding at the beginning of the year	0	111872	0	10568	0	16057	0	26625	-2	63919	95	1274338	93	1338258	0	175428	0	39672	
<b>Net Incurred Claims</b>	<b>26984</b>	<b>47273</b>	<b>3065</b>	<b>6184</b>	<b>485</b>	<b>4669</b>	<b>3550</b>	<b>10853</b>	<b>39447</b>	<b>75567</b>	<b>72346</b>	<b>132180</b>	<b>111793</b>	<b>207747</b>	<b>221394</b>	<b>423167</b>	<b>17814</b>	<b>33043</b>	<b>0</b>
<b>Claims Paid (GROSS)</b>																			
-In India	14755	23231	3087	5241	268	1012	3356	6253	29540	53516	52224	94183	81763	147699	226409	431520	13781	22005	
-Outside India	-559	5439	486	635	88	106	574	741	4153	7054	74	158	4227	7213	1158	1847	27	27	
Estimates of IBNR and IBNER at the end of the period (net)		6108		1240		949	0	2189		15624		708121	0	723745		62928		15694	
Estimates of IBNR and IBNER at the beginning of the period (net)		5622		1306		813	0	2119		15774		700845	0	716619		56516		17584	

**Rs Lakhs**

Particulars	Insurance	Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments <sup>(b)</sup>		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
		Up to the quarter ended 30.09.2023	For the quarter ended 30.09.2023	Up to the quarter ended 30.09.2023	For the quarter ended 30.09.2023	Up to the quarter ended 30.09.2023	For the quarter ended 30.09.2023	Up to the quarter ended 30.09.2023	For the quarter ended 30.09.2023	Up to the quarter ended 30.09.2023	For the quarter ended 30.09.2023	Up to the quarter ended 30.09.2023	For the quarter ended 30.09.2023	Up to the quarter ended 30.09.2023	For the quarter ended 30.09.2023	Up to the quarter ended 30.09.2023	For the quarter ended 30.09.2023	Up to the quarter ended 30.09.2023	For the quarter ended 30.09.2023	Up to the quarter ended 30.09.2023	
Claims Paid (Direct)		257047	476787	575	939	501	658	1765	2997	1180	1187	54	27561			7508	13260	360055	687453	385270	759766
Add :Re-insurance accepted to direct claims		246	3633	0	0	22	22	450	572	3018	3124	0	0			104	355	4032	7898	11261	15700
Less :Re-insurance Ceded to claims paid		15918	25020	29	49	34	41	276	441	977	983	3789	24334			610	1056	27258	61267	41576	105717
<b>Net Claim Paid</b>	0	241375	455400	546	890	490	639	1940	3128	3222	3328	-3735	3227	0	0	7001	12559	336829	634084	354955	669749
Add Claims Outstanding at the end of the year		-2167	215910	302	5698	-431	7795	369	38448	-69	11328	31632	55888			3175	31671	58707	1757832	71115	1918790
Less Claims Outstanding at the beginning of the year		0	215100	0	5293	0	7957	0	36943	0	9995	0	30854			-9	32958	85	1677357	85	1815854
<b>Net Incurred Claims</b>	0	239208	456211	848	1295	58	478	2308	4633	3153	4661	27897	28262	0	0	10185	11271	395451	714558	425985	772684
<b>Claims Paid (GROSS)</b>																					
<b>-In India</b>		240189	453525	538	871	486	632	1681	2767	220	312	-3735	3227			6882	12162	328025	621197	346135	650681
<b>-Outside India</b>		1185	1875	8	19	3	7	259	360	3002	3016	0	0			120	397	8804	12887	8819	19068
<b>Estimates of IBNR and IBNER at the end of the period (net)</b>		0	78623		3267		1336		2804		5331		25971				5136	0	846212	0	854509
<b>Estimates of IBNR and IBNER at the beginning of the period (net)</b>		0	74100		3173		1165		2724		4768		55				4790	0	807394	0	815135

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Ir
	For the quarter ended 30.09.2022	Up to the quarter ended 30.09.2022	For the quarter ended 30.09.2022	Up to the quarter ended 30.09.2022	For the quarter ended 30.09.2022	Up to the quarter ended 30.09.2022	For the quarter ended 30.09.2022	Up to the quarter ended 30.09.2022	For the quarter ended 30.09.2022	Up to the quarter ended 30.09.2022	For the quarter ended 30.09.2022	Up to the quarter ended 30.09.2022	For the quarter ended 30.09.2022	Up to the quarter ended 30.09.2022	For the quarter ended 30.09.2022	Up to the quarter ended 30.09.2022	For the quarter ended 30.09.2022	Up to the quarter ended 30.09.2022	For the quarter ended 30.09.2022
Claims Paid (Direct)	19608	34102	5021	10714	1338	2551	6359	13264	29049	52642	44355	78606	73404	131248	219281	388161	7425	11721	
Add :Re-insurance accepted to direct claims	1310	3397	33	124	-25	122	8	246	1	3	80	80	80	82	12524	21708	0	0	
Less :Re-insurance Ceded to claims paid	9190	15691	1044	3467	872	1064	1916	4531	1424	2526	2645	4777	4070	7304	7877	14469	117	587	
<b>Net Claim Paid</b>	<b>11727</b>	<b>21809</b>	<b>4010</b>	<b>7371</b>	<b>441</b>	<b>1608</b>	<b>4451</b>	<b>8979</b>	<b>27625</b>	<b>50119</b>	<b>41790</b>	<b>73909</b>	<b>69414</b>	<b>124027</b>	<b>223929</b>	<b>395401</b>	<b>7308</b>	<b>11134</b>	<b>0</b>
Add Claims Outstanding at the end of the year	2652	115794	2641	12069	-887	17123	1754	29192	2568	64071	17674	1260924	20241	1324994	65636	198857	17040	40667	
Less Claims Outstanding at the beginning of the year	0	105717	0	9250	0	17139	0	26389	0	48372	0	1215188	0	1263560	0	118909	0	22600	
<b>Net Incurred Claims</b>	<b>14380</b>	<b>31885</b>	<b>6650</b>	<b>10190</b>	<b>-446</b>	<b>1592</b>	<b>6204</b>	<b>11783</b>	<b>30192</b>	<b>65817</b>	<b>59463</b>	<b>119644</b>	<b>89656</b>	<b>185461</b>	<b>289565</b>	<b>475349</b>	<b>24348</b>	<b>29202</b>	<b>0</b>
<b>Claims Paid (GROSS)</b>																			
<b>-In India</b>	<b>9864</b>	<b>19033</b>	<b>3748</b>	<b>6482</b>	<b>507</b>	<b>1597</b>	<b>4256</b>	<b>8079</b>	<b>26127</b>	<b>47247</b>	<b>41596</b>	<b>73764</b>	<b>67724</b>	<b>121011</b>	<b>222574</b>	<b>392850</b>	<b>7292</b>	<b>11111</b>	
<b>-Outside India</b>	<b>1864</b>	<b>2776</b>	<b>261</b>	<b>889</b>	<b>-66</b>	<b>11</b>	<b>195</b>	<b>900</b>	<b>1498</b>	<b>2872</b>	<b>193</b>	<b>144</b>	<b>1691</b>	<b>3016</b>	<b>1355</b>	<b>2550</b>	<b>16</b>	<b>23</b>	
<b>Estimates of IBNR and IBNER at the end of the period (net)</b>	<b>0</b>	<b>5351</b>	<b>0</b>	<b>1452</b>	<b>0</b>	<b>950</b>	<b>0</b>	<b>2403</b>	<b>0</b>	<b>16536</b>	<b>0</b>	<b>702348.6</b>	<b>0</b>	<b>718885</b>	<b>0</b>	<b>58430</b>	<b>0</b>	<b>17157</b>	
<b>Estimates of IBNR and IBNER at the beginning of the period (net)</b>	<b>0</b>	<b>5723</b>	<b>0</b>	<b>1206</b>	<b>0</b>	<b>983</b>	<b>0</b>	<b>2189</b>	<b>0</b>	<b>15309</b>	<b>0</b>	<b>695261.7</b>	<b>0</b>	<b>710570</b>	<b>0</b>	<b>57059</b>	<b>0</b>	<b>10780</b>	

Particulars	Insurance	Total Health		Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments (e)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
		Up to the quarter ended 30.09.2022	For the quarter ended 30.09.2022	Up to the quarter ended 30.09.2022	For the quarter ended 30.09.2022	Up to the quarter ended 30.09.2022	For the quarter ended 30.09.2022	Up to the quarter ended 30.09.2022	For the quarter ended 30.09.2022	Up to the quarter ended 30.09.2022	For the quarter ended 30.09.2022	Up to the quarter ended 30.09.2022	For the quarter ended 30.09.2022	Up to the quarter ended 30.09.2022	For the quarter ended 30.09.2022	Up to the quarter ended 30.09.2022	For the quarter ended 30.09.2022	Up to the quarter ended 30.09.2022	For the quarter ended 30.09.2022	Up to the quarter ended 30.09.2022	
Claims Paid (Direct)		226707	399882	592	1206	179	382	1915	5124	-613	1237	91	161			5518	9790	307792	549030	333759	596396
Add :Re-insurance accepted to direct claims		12524	21708	0	0	12	18	3135	3700	1058	2295	111	111			149	758	17069	28673	18387	32316
Less :Re-insurance Ceded to claims paid		7994	15055	34	65	10	37	278	931	212	1032	71	91			1103	1424	13772	25939	24878	46160
<b>Net Claim Paid</b>	0	231237	406535	557	1142	180	363	4771	7893	233	2500	132	181	0	0	4564	9124	311090	551764	327268	582552
Add Claims Outstanding at the end of the year		82676	239525	82	5256	112	7234	1996	38303	870	13622	-1544	35705			-3605	24317	100830	1688956	105235	1833941
Less Claims Outstanding at the beginning of the year		0	141509	0	4992	0	6327	0	39573	0	12011	129	31150			0	26335	129	1525456	129	1657562
<b>Net Incurred Claims</b>	0	313913	504551	639	1405	293	1270	6767	6622	1103	4111	-1541	4736	0	0	960	7106	411790	715264	432374	758931
<b>Claims Paid (GROSS)</b>																					
<b>-In India</b>		229865	403961	550	1100	172	337	4608	7553	-463	948	132	181			4483	9005	307072	544096	321191	571209
<b>-Outside India</b>		1371	2574	7	42	9	26	163	340	695	1552	0	0			81	118	4017	7668	6076	11344
<b>Estimates of IBNR and IBNER at the end of the period (net)</b>		0	75587	0	3005	0	980	0	2144	0	5787	0	3025		0	0	4539	0	813951	0	821705
<b>Estimates of IBNR and IBNER at the beginning of the period (net)</b>		0	67840	0	2931	0	853	0	2625	0	5545	0	3213		0	0	4403	0	797980	0	805892