

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 31.12.2023	Up to the quarter ended 31.12.2023	For the quarter ended 31.12.2023	Up to the quarter ended 31.12.2023	For the quarter ended 31.12.2023	Up to the quarter ended 31.12.2023	For the quarter ended 31.12.2023	Up to the quarter ended 31.12.2023	For the quarter ended 31.12.2023	Up to the quarter ended 31.12.2023	For the quarter ended 31.12.2023	Up to the quarter ended 31.12.2023	For the quarter ended 31.12.2023	Up to the quarter ended 31.12.2023	For the quarter ended 31.12.2023	Up to the quarter ended 31.12.2023	For the quarter ended 31.12.2023	Up to the quarter ended 31.12.2023	For the quarter ended 31.12.2023
Claims Paid (Direct)	19161	82216	4744	11766	737	2971	5481	14738	35752	99642	55244	155418	90995	255060	206287	650536	19899	52436	
Add :Re-insurance accepted to direct claims	1991	9446	31	355	94	116	124	471	0	191	0	0	0	191	264	3651	470	716	
Less :Re-insurance Ceded to claims paid	5792	47633	1242	2712	147	1285	1388	3997	226	3737	4199	10032	4426	13769	8195	22463	7187	17938	
<b>Net Claim Paid</b>	<b>15360</b>	<b>44030</b>	<b>3533</b>	<b>9409</b>	<b>684</b>	<b>1803</b>	<b>4217</b>	<b>11212</b>	<b>35525</b>	<b>96096</b>	<b>51044</b>	<b>145386</b>	<b>86570</b>	<b>241482</b>	<b>198356</b>	<b>631724</b>	<b>13182</b>	<b>35214</b>	<b>0</b>
Add Claims Outstanding at the end of the year	-2509	127966	1696	12571	-1403	18205	293	30777	2200	81116	169	1312346	2369	1393462	-26082	139145	2488	53171	
Less Claims Outstanding at the beginning of the year	0	111872	0	10568	0	16057	0	26625	0	63919	-5	1274333	-5	1338253	0	175428	0	39672	
<b>Net Incurred Claims</b>	<b>12850</b>	<b>60123</b>	<b>5229</b>	<b>11413</b>	<b>-718</b>	<b>3951</b>	<b>4510</b>	<b>15364</b>	<b>37725</b>	<b>113292</b>	<b>51219</b>	<b>183398</b>	<b>88944</b>	<b>296691</b>	<b>172274</b>	<b>595441</b>	<b>15670</b>	<b>48713</b>	<b>0</b>
<b>Claims Paid (GROSS)</b>																			
-In India	12123	35353	3305	8546	677	1689	3982	10235	31248	84764	50967	145150	82215	229914	197778	629298	13169	35173	
-Outside India	3237	8676	228	863	7	114	235	977	4278	11332	77	236	4355	11568	578	2425	13	41	
Estimates of IBNR and IBNER at the end of the period (net)		6183		1578		880	0	2459		15408		702346	0	717754		62282		15112	
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 31.12.2023	For the quarter ended 31.12.2023	Up to the quarter ended 31.12.2023	For the quarter ended 31.12.2023	Up to the quarter ended 31.12.2023	For the quarter ended 31.12.2023	Up to the quarter ended 31.12.2023	For the quarter ended 31.12.2023	Up to the quarter ended 31.12.2023	For the quarter ended 31.12.2023	Up to the quarter ended 31.12.2023	For the quarter ended 31.12.2023	Up to the quarter ended 31.12.2023	For the quarter ended 31.12.2023	Up to the quarter ended 31.12.2023	For the quarter ended 31.12.2023	Up to the quarter ended 31.12.2023	For the quarter ended 31.12.2023	Up to the quarter ended 31.12.2023	
Claims Paid (Direct)		226186	702973	685	1623	300	958	2738	5735	24	1211	36463	64025			6309	19569	363700	1051154	388342	1148107
Add :Re-insurance accepted to direct claims		734	4367	0	0	1	23	185	757	1341	4465	0	0			56	411	2316	10214	4431	20131
Less :Re-insurance Ceded to claims paid		15382	40402	39	88	125	166	383	824	4	987	1482	25816			512	1568	22352	83620	29533	135249
<b>Net Claim Paid</b>	0	211538	666938	646	1536	175	814	2540	5668	1361	4690	34981	38209	0	0	5853	18412	343664	977748	363241	1032989
Add Claims Outstanding at the end of the year		-23595	192316	-45	5653	179	7975	733	39182	585	11912	39985	95873			-3201	28470	17011	1774842	14794	1933584
Less Claims Outstanding at the beginning of the year		0	215100	0	5293	0	7957	0	36943	0	9995	3237	34091			-3237	29721	-5	1677353	-5	1815850
<b>Net Incurred Claims</b>	0	187943	644154	600	1895	354	832	3274	7907	1946	6607	71729	99991	0	0	5889	17161	360679	1075238	378040	1150724
<b>Claims Paid (GROSS)</b>																					
<b>-In India</b>		210946	664472	630	1501	165	797	2488	5256	40	352	34981	38209			5742	17905	337208	958405	353312	1003993
<b>-Outside India</b>		591	2466	15	35	10	17	52	412	1321	4338	0	0			111	507	6456	19343	9928	28996
<b>Estimates of IBNR and IBNER at the end of the period (net)</b>		0	77394		3342		1484		2454		6068		56112				4899	0	869507	0	878149
<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 31.12.2022	Up to the quarter ended 31.12.2022	For the quarter ended 31.12.2022	Up to the quarter ended 31.12.2022	For the quarter ended 31.12.2022	Up to the quarter ended 31.12.2022	For the quarter ended 31.12.2022	Up to the quarter ended 31.12.2022	For the quarter ended 31.12.2022	Up to the quarter ended 31.12.2022	For the quarter ended 31.12.2022	Up to the quarter ended 31.12.2022	For the quarter ended 31.12.2022	Up to the quarter ended 31.12.2022	For the quarter ended 31.12.2022	Up to the quarter ended 31.12.2022	For the quarter ended 31.12.2022	Up to the quarter ended 31.12.2022	For the quarter ended 31.12.2022
Claims Paid (Direct)	11711	45813	4113	14826	603	3154	4716	17980	28808	81450	48847	127454	77655	208904	243452	631613	6794	18515	
Add :Re-insurance accepted to direct claims	1086	4484	39	163	107	229	146	392	2	5	0	80	2	85	0	21708	50	50	
Less :Re-insurance Ceded to claims paid	5625	21316	879	4346	462	1526	1341	5872	1179	3706	3973	8751	5153	12457	7668	22137	1483	2070	
<b>Net Claim Paid</b>	<b>7173</b>	<b>28981</b>	<b>3273</b>	<b>10644</b>	<b>248</b>	<b>1856</b>	<b>3521</b>	<b>12500</b>	<b>27630</b>	<b>77749</b>	<b>44874</b>	<b>118782</b>	<b>72504</b>	<b>196532</b>	<b>235783</b>	<b>631184</b>	<b>5361</b>	<b>16496</b>	<b>0</b>
Add Claims Outstanding at the end of the year	3887	119680	430	12499	-745	16377	-315	28877	3956	68026	5908	1266831	9864	1334858	-27853	171004	-8510	32158	
Less Claims Outstanding at the beginning of the year	0	105717	0	9250	0	17139	0	26389	-3	48369	3	1215191	0	1263560	0	118909	0	22600	
<b>Net Incurred Claims</b>	<b>11059</b>	<b>42945</b>	<b>3703</b>	<b>13893</b>	<b>-497</b>	<b>1095</b>	<b>3206</b>	<b>14988</b>	<b>31589</b>	<b>97407</b>	<b>50779</b>	<b>170423</b>	<b>82368</b>	<b>267830</b>	<b>207930</b>	<b>683279</b>	<b>-3148</b>	<b>26054</b>	<b>0</b>
<b>Claims Paid (GROSS)</b>																			
<b>-In India</b>	<b>6355</b>	<b>25388</b>	<b>3096</b>	<b>9578</b>	<b>246</b>	<b>1844</b>	<b>3342</b>	<b>11421</b>	<b>25620</b>	<b>72867</b>	<b>44737</b>	<b>118502</b>	<b>70357</b>	<b>191368</b>	<b>234180</b>	<b>627030</b>	<b>5307</b>	<b>16418</b>	
<b>-Outside India</b>	<b>818</b>	<b>3593</b>	<b>177</b>	<b>1066</b>	<b>2</b>	<b>13</b>	<b>179</b>	<b>1079</b>	<b>2011</b>	<b>4882</b>	<b>137</b>	<b>281</b>	<b>2147</b>	<b>5163</b>	<b>1603</b>	<b>4154</b>	<b>55</b>	<b>78</b>	
<b>Estimates of IBNR and IBNER at the end of the period (net)</b>	<b>0</b>	<b>5499</b>	<b>0</b>	<b>1390</b>	<b>0</b>	<b>804</b>	<b>0</b>	<b>2194</b>	<b>0</b>	<b>16234</b>	<b>0</b>	<b>702295</b>	<b>0</b>	<b>718529</b>	<b>0</b>	<b>60757</b>	<b>0</b>	<b>12022</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>695262</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 31.12.2022	For the quarter ended 31.12.2022	Up to the quarter ended 31.12.2022	For the quarter ended 31.12.2022	Up to the quarter ended 31.12.2022	For the quarter ended 31.12.2022	Up to the quarter ended 31.12.2022	For the quarter ended 31.12.2022	Up to the quarter ended 31.12.2022	For the quarter ended 31.12.2022	Up to the quarter ended 31.12.2022	For the quarter ended 31.12.2022	Up to the quarter ended 31.12.2022	For the quarter ended 31.12.2022	Up to the quarter ended 31.12.2022	For the quarter ended 31.12.2022	Up to the quarter ended 31.12.2022	For the quarter ended 31.12.2022	Up to the quarter ended 31.12.2022	For the quarter ended 31.12.2022
Claims Paid (Direct)		250246	650128	657	1863	542	925	2998	8122	549	1786	1680	1841			6682	16472	341009	890039	357436	953832
Add :Re-insurance accepted to direct claims		50	21759	0	0	0	18	470	4170	665	2960	0	111			142	900	1329	30002	2562	34878
Less :Re-insurance Ceded to claims paid		9151	24207	33	97	253	290	774	1705	281	1313	1260	1351			-96	1328	16808	42747	23774	69934
<b>Net Claim Paid</b>	0	241145	647680	624	1766	290	653	2694	10586	932	3432	420	601	0	0	6921	16044	325530	877294	336223	918775
Add Claims Outstanding at the end of the year		-36363	203162	408	5664	1070	8304	-1988	36314	6668	20289	-875	34830			5593	29911	-15624	1673332	-12053	1821888
Less Claims Outstanding at the beginning of the year		0	141509	0	4992	0	6327	0	39573	0	12011	0	31150			0	26335	0	1525456	0	1657562
<b>Net Incurred Claims</b>	0	204782	709333	1032	2437	1359	2630	705	7327	7600	11711	-455	4281	0	0	12514	19621	309905	1025169	324170	1083102
<b>Claims Paid (GROSS)</b>																					
<b>-In India</b>		239487	643448	613	1713	272	609	1597	9150	272	1219	420	601			6759	15764	319777	863873	329474	900682
<b>-Outside India</b>		1658	4232	11	53	18	44	1097	1436	661	2213	0	0			162	280	5753	13421	6749	18093
<b>Estimates of IBNR and IBNER at the end of the period (net)</b>		0	72780	0	3288	0	1169	0	2200	0	7006	0	3014		0	0	4375	0	812361	0	820053
<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