

PERIODIC DISCLOSURES FORM NL-37-CLAIMS DATA (LEADER + FOLLOWER)																				
Name of the Insurer: ICICI Lombard General Insurance Company Limited Registration No: 115 dated August 03, 2001 CIN: L67200MH2000PLC129408																				
Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health #	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments*	Miscellaneous	No. of claims only
1	Claims O/S at the beginning of the period	5,488	6,310	48	6,358	40,477	67,340	107,817	39,924	3,359	990	44,273	1,112	3,336	1,490	878	20,323	89	4,361	195,525
2	Claims reported during the period	25,778	75,457	39	75,496	1,092,862	20,472	1,113,334	912,823	29,463	28,388	970,674	7,580	1,373	5,420	167	307,222	172	71,222	257,848
(a) Booked During the period	24,765	74,649	39	74,688	1,090,931	18,683	1,109,614	882,919	24,129	24,608	931,656	5,350	1,316	5,035	164	307,217	171	67,118	252,094	
(b) Reopened during the Period	1,013	808	-	808	1,931	1,789	3,720	29,904	5,334	3,780	39,018	2,230	57	385	3	5	1	4,104	51,344	
(c) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(i) Adjustments due to Surveyors & court awards	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Claims Settled during the period	21,673	64,727	8	64,735	929,168	15,558	944,726	875,549	15,669	14,855	906,073	3,193	324	4,051	102	301,191	88	48,045	2,294,201
(a) paid during the period	21,673	64,727	8	64,735	929,168	15,558	944,726	875,549	15,669	14,855	906,073	3,193	324	4,051	102	301,191	88	48,045	2,294,201	
(b) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Claims Repudiated during the period	321	272	-	272	46,957	1,038	47,995	48,743	14,411	13,082	76,236	4,878	389	45	-	-	-	4,665	134,801
Other Adjustment	4,964	10,149	49	10,198	104,359	4,371	108,730	-	-	-	-	-	412	1,076	22	965	71	17,364	143,802	
(i) Claim closed without payment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	3	6	-	6	9,691	2,785	12,476	13,202	244	28	13,474	5	16	-	-	7,436	-	12	33,428
6	Claims O/S at End of the period	4,306	6,619	30	6,649	52,855	66,845	119,700	28,455	2,742	1,441	32,638	621	3,584	1,738	921	25,389	102	5,509	201,159
Less than 3months	1,810	4,912	13	4,925	52,279	6,871	59,156	28,152	2,742	1,441	32,335	621	852	864	27	5,117	47	3,776	109,530	
3 months to 6 months	740	918	1	919	513	4,918	5,431	2,76	-	-	276	-	233	332	36	43	36	559	8,605	
6months to 1 year	524	404	2	405	38	8,983	9,021	27	-	-	27	-	575	248	91	1850	18	520	13,280	
1 year and above	1,234	385	14	399	25	46,067	46,092	-	-	-	-	-	1,924	294	767	18,379	1	654	69,744	
Notes:-	(a) # Total Health IncludesHealth, Personal Accident & Travel.																			
(b) * Credit insurance considered in other segment	(c) # Cashless claims wherein the beneficiary has duly availed the cashless facility and the only outstanding obligation is the payment due to network provider, as per the terms of the underlying agreement, have been considered as settled. Further, the Company has re-classified claim intimation and repudiation of health claims to reflect the admissible claims. Both the above changes are given effect in the public disclosure reports (NL 37 & NL 39) effective April 1, 2025. The effective changes are limited to these forms and there is no change in any other financial, regulatory / statutory reports																			
Upto the quarter ending December 31, 2025																				
Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health #	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments*	Miscellaneous	(₹ in Lakhs)
1	Claims O/S at the beginning of the period	232,716	21,848	16,628	38,476	55,718	676,393	732,111	35,429	8,689	3,031	47,150	4,831	3,181	36,324	11,906	54,393	1,551	53,287	1,215,927
2	Claims reported during the period	89,110	47,363	(1,426)	45,937	300,074	238,157	538,231	532,943	22,741	16,522	572,206	10,814	2,592	31,149	49,603	72,255	2,785	62,494	1,477,177
(a) Booked During the period	79,618	20,183	30	20,212	304,393	240,617	545,010	504,236	12,964	13,641	530,841	5,186	1,372	18,830	11,818	74,398	2,789	32,829	1,322,904	
(b) Reopened during the Period	1,946	854	-	854	2,928	5,373	8,301	9,778	2,880	41,365	5,629	125	957	2	0	2	2,895	6,075	7,124	
(c) Other Adjustment	7,546	26,326	(1,456)	24,871	(7,248)	(7,832)	(15,080)	-	-	-	-	-	1,096	11,363	37,783	(2,143)	(6)	26,769	92,199	
3	Claims Settled during the period	117,803	38,243	5,032	43,275	267,120	148,260	415,380.30	480,319	15,249	11,643	507,210	6,099	2,058	18,378	26,620	98,661	1,598	47,845	1,284,928
(a) paid during the period	117,803	38,243	5,032	43,275	267,120	148,260	415,380	480,319	15,249	11,643	507,210	6,099	2,058	18,378	26,620	98,661.01	1,598	47,845	1,284,928	
(b) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	262	4,343	5	-	-	1,403	87,706	
4	Claims Repudiated during the period	539	137	-	137	8,591	12,142	20,733	47,018	9,171	2,967	59,157	5,261	84	393	-	-	-	96,883	
Other Adjustment	7,735	3,716	28	3,744	19,533	41,184	60,717	-	-	-	-	-	262	4,343	5	3,558	506	16,012	96,883	
(i) Claim closed without payment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	364	3	7,124	
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	14	1	-	1	1,531	4,243	5,773	356	555	6	917	46	5	-	-	-	364	3	7,124
6	Claims O/S at End of the period	195,749	27,115	10,142	37,257	60,548	712,963	773,511	26,119	7,012	4,943	37,073	4,286	3,369	44,360	34,884	24,429	2,232	50,521	1,207,671
Less than 3months	30,776	14,309	317	14,715	58,389	71,377	120,657	24,900	7,012	4,943	36,044	4,286	1,203	9,409	58	20,444	468	14,128	262,163	
3 months to 6 months	26,845	4,689	100	4,789	1,888	51,771	53,659	104	-	-	104	-	287	9,164	14	66	1,012	3,180	99,119	
6months to 1 year	45,422	4,697	1	4,698	312	95,996	96,309	25	-	-	25	-	375	11,425	969	761	11,222	200,618		
1 year and above	92,708	3,331	9,723	13,054	68	493,819	493,886	-	-	-	-	-	1,503	14,278	5,398	2,951	1	21,991	645,771	
Notes:-	(a) # Total Health IncludesHealth, Personal Accident & Travel.																			
(b) * Credit insurance considered in other segment	(c) #Cashless claims wherein the beneficiary has duly availed the cashless facility and the only outstanding obligation is the payment due to network provider, as per the terms of the underlying agreement, have been considered as settled. Further, the Company has re-classified claim intimation and repudiation of health claims to reflect the admissible claims. Both the above changes are given effect in the public disclosure reports (NL 37 & NL 39) effective April 1, 2025. The effective changes are limited to these forms and there is no change in any other financial, regulatory / statutory reports.																			
Upto the quarter ending December 31, 2025																				

PERIODIC DISCLOSURES FORM NL-37-CLAIMS DATA (LEADER)																			
Name of the Insurer: ICICI Lombard General Insurance Company Limited Registration No: 115 dated August 03, 2001 CIN: L67200MH2000PLC129408																			
Upto the quarter ending December 31, 2025																			
Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health #	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments*	No. of claims only
1	Claims O/S at the beginning of the period	1,424	4,423	16	4,439	40,477	67,340	107,817	39,924	3,359	990	44,273	1,112	3,304	899	139	20,320	89	3,413 <span style="float: right;">187,229</span>
2	Claims reported during the period	<b>15,941</b>	<b>59,572</b>	<b>6</b>	<b>59,578</b>	<b>1,092,862</b>	<b>20,472</b>	<b>1,113,334</b>	<b>912,823</b>	<b>29,463</b>	<b>28,388</b>	<b>970,674</b>	<b>7,580</b>	<b>1,343</b>	<b>3,675</b>	<b>130</b>	<b>307,222</b>	<b>172</b>	<b>69,641 <span style="float: right;">2,549,290</span></b>
	(a) Booked During the period	14,929	58,764	6	58,770	1,090,931	18,683	1,109,614	882,919	24,129	24,608	931,656	5,350	1,286	3,290	128	307,217	171	65,539 <span style="float: right;">2,497,950</span>
	(b) Reopened during the Period	1,012	808	-	808	1,931	1,789	3,720	29,904	5,334	3,780	39,018	2,230	57	385	2	5	1	4,102 <span style="float: right;">51,340</span>
	(c) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Adjustments due to Surveyors & court awards	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	<b>10,628</b>	<b>48,042</b>	<b>1</b>	<b>48,043</b>	<b>929,168</b>	<b>15,558</b>	<b>944,726</b>	<b>875,549</b>	<b>15,669</b>	<b>14,855</b>	<b>906,073</b>	<b>3,193</b>	<b>296</b>	<b>2,149</b>	<b>75</b>	<b>301,191</b>	<b>88</b>	<b>46,205 <span style="float: right;">2,262,667</span></b>
	(o) paid during the period	10,628	48,042	1	48,043	929,168	15,558	944,726	875,549	15,669	14,855	906,073	3,193	296	2,149	75	301,191	88	46,205 <span style="float: right;">2,262,667</span>
	(b) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims Reopened during the period	321	272	-	272	46,957	1,038	47,995	48,743	14,411	13,082	76,236	4,878	389	45	-	-	-	4,665 <span style="float: right;">134,801</span>
	Other Adjustment	3,592	9,522	2	9,524	104,359	4,371	108,730	-	-	-	-	-	409	953	16	965	71	17,075 <span style="float: right;">141,335</span>
	(i) Claim closed without payment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	3	6	-	6	9,691	2,785	12,476	13,202	244	28	13,474	5	16	-	-	7,436	-	12 <span style="float: right;">33,428</span>
6	Claims O/S at End of the period	<b>2,824</b>	<b>6,159</b>	<b>19</b>	<b>6,178</b>	<b>52,855</b>	<b>66,845</b>	<b>119,700</b>	<b>28,455</b>	<b>2,742</b>	<b>1,441</b>	<b>32,638</b>	<b>621</b>	<b>3,553</b>	<b>1,427</b>	<b>178</b>	<b>25,387</b>	<b>102</b>	<b>5,109 <span style="float: right;">197,717</span></b>
	Less than 3months	1,672	4,818	9	4,827	52,279	6,877	59,156	28,152	2,742	1,441	32,335	621	850	848	18	5,115	47	3,763 <span style="float: right;">109,252</span>
	3 months to 6 months	670	901	1	902	513	4,918	5,431	276	-	-	276	-	233	311	34	43	36	548 <span style="float: right;">8,484</span>
	6months to 1 year	358	385	1	386	38	8,983	9,021	27	-	-	27	-	575	196	55	1,850	18	462 <span style="float: right;">12,948</span>
	1year and above	124	55	8	63	25	46,067	46,092	-	-	-	-	-	1,895	72	71	18,379	1	336 <span style="float: right;">67,033</span>

Notes:-  
 (a) # Total Health Includesincludes Health, Personal Accident & Travel  
 (b) \* Credit insurance considered in other segment  
 (c) #Cashless claims wherein the beneficiary has duly availed the cashless facility and the only outstanding obligation is the payment due to network provider, as per the terms of the underlying agreement, have been considered as settled. Further, the Company has re-classified claim intimation and repudiation of health claims to reflect the admissible claims. Both the above changes are given effect in the public disclosure reports (NL 37 & NL 39) effective April 1, 2025. The effective changes are limited to these forms and there is no change in any other financial, regulatory / statutory reports.

Upto the quarter ending December 31, 2025																			
( ₹ in Lakhs)																			
Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health #	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments*	Total
1	Claims O/S at the beginning of the period	86,488	18,476	3,595	22,071	55,718	676,393	732,111	34,960	8,689	3,031	46,680	4,831	3,038	21,433	2,182	54,392	1,551	33,546 <span style="float: right;">1,008,323</span>
2	Claims reported during the period	<b>80,249</b>	<b>42,719</b>	<b>(440)</b>	<b>42,279</b>	<b>300,074</b>	<b>238,157</b>	<b>538,231</b>	<b>519,969</b>	<b>22,741</b>	<b>16,522</b>	<b>559,232</b>	<b>10,814</b>	<b>2,545</b>	<b>28,921</b>	<b>1,392</b>	<b>72,255</b>	<b>2,785</b>	<b>40,875 <span style="float: right;">1,379,578</span></b>
	(a) Booked During the period	50,863	17,253	1	17,254	304,393	240,617	545,010	491,263	12,964	13,641	517,868	5,186	1,325	15,264	509	74,398	2,789	27,016 <span style="float: right;">1,257,483</span>
	(b) Reopened during the Period	1,935	854	-	854	2,928	5,373	8,301	28,707	9,778	2,880	41,365	5,629	125	957	2	0	2	2,667 <span style="float: right;">61,836</span>
	(c) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	1,096	12,700	881	(2,143)	(6)	11,192 <span style="float: right;">60,260</span>
	(i) Adjustments due to Surveyors & court awards	27,451	24,611	(441)	24,170	(7,248)	(7,832)	(15,080)	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	<b>71,352</b>	<b>33,227</b>	<b>266</b>	<b>33,592</b>	<b>267,120</b>	<b>148,260</b>	<b>415,380</b>	<b>466,468</b>	<b>15,249</b>	<b>11,643</b>	<b>493,359</b>	<b>6,099</b>	<b>2014</b>	<b>13,415</b>	<b>2,736</b>	<b>98,661</b>	<b>1,598</b>	<b>36,123 <span style="float: right;">1,174,330</span></b>
	(o) paid during the period	71,352	33,227	266	33,592	267,120	148,260	415,380	466,468	15,249	11,643	493,359	6,099	2014	13,415	2,736	98,661	1,598	36,123 <span style="float: right;">1,174,330</span>
	(b) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Claims Reopened during the period	539	137	-	137	8,591	12,142	20,733	47,018	9,171	2,967	59,157	5,261	84	393	-	-	-	1,403 <span style="float: right;">87,706</span>
	Other Adjustment	7,482	3,594	11	3,605	19,533	41,184	60,717	-	-	-	-	-	254	4,189	0	3,558	506	3,967 <span style="float: right;">84,279</span>
	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	14	1	-	1	1,531	4,243	5,773	356	555	6	917	46	5	-	-	364	3	7,124 <span style="float: right;">7,124</span>
6	Claims O/S at End of the period	<b>87,364</b>	<b>24,138</b>	<b>2,877</b>	<b>27,015</b>	<b>60,548</b>	<b>712,963</b>	<b>773,511</b>	<b>25,119</b>	<b>7,012</b>	<b>4,943</b>	<b>37,073</b>	<b>4,286</b>	<b>3,232</b>	<b>32,359</b>	<b>837</b>	<b>24,429</b>	<b>2,232</b>	<b>32,928 <span style="float: right;">1,025,266</span></b>
	Less than 3months	21,274	14,188	82	14,269	58,280	71,377	129,657	24,990	7,012	4,943	36,944	4,286	1,201	9,373	15	20,444	458	14,077 <span style="float: right;">251,997</span>
	3 months to 6 months	23,152	3,862	100	3,962	1,888	51,771	53,659	104	-	-	104	-	-	287	7,931	14	66	1,012 <span style="float: right;">2,640</span>
	6months to 1 year	28,168	4,622	-	4,622	312	95,996	96,309	25	-	-	25	-	-	375	8,775	19	968	761 <span style="float: right;">3,174</span>
	1year and above	14,771	1,466	2,695	4,162	68	493,819	493,886	-	-	-	-	-	1,369	6,279	790	2,951	1	13,037 <span style="float: right;">537,247</span>

Notes:-  
 (a) # Total Health Includesincludes Health, Personal Accident & Travel.  
 (b) \* Credit insurance considered in other segment  
 (c) # Cashless claims wherein the beneficiary has duly availed the cashless facility and the only outstanding obligation is the payment due to network provider, as per the terms of the underlying agreement, have been considered as settled. Further, the Company has re-classified claim intimation and repudiation of health claims to reflect the admissible claims. Both the above changes are given effect in the public disclosure reports (NL 37 & NL 39) effective April 1, 2025. The effective changes are limited to these forms and there is no change in any other financial, regulatory / statutory reports

PERIODIC DISCLOSURES FORM NL-37-CLAIMS DATA (FOLLOWER)																				
Name of the Insurer: ICICI Lombard General Insurance Company Limited Registration No: 115 dated August 03, 2001 CIN: L67200MH2000PLC129408																				
Upto the quarter ending December 31, 2025																				
Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health #	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments*	Miscellaneous	No. of claims only
1	Claims O/S at the beginning of the period	4,064	1,887	32	1,919							32	591	739	3	-	948	8,296		
2	Claims reported during the period	9,837	15,885	33	15,918							30	1,745	37	-	-	1,581	29,148		
	(a) Booked During the period	9,836	15,885	33	15,918							30	1,745	36	-	-	1,579	29,144		
	(b) Reopened during the Period	1	-	-	-							-	-	1	-	-	2	4		
	(c) Other Adjustment											-	-	-	-	-	-	-		
	(i) Adjustments due to Surveyors & court awards	-	-	-	-							-	-	-	-	-	-	-		
3	Claims Settled during the period	11,045	16,685	7	16,692							28	1,902	27	-	-	1,840	31,534		
	(a) paid during the period	11,045	16,685	7	16,692							28	1,902	27	-	-	1,840	31,534		
	(b) Other Adjustment											-	-	-	-	-	-	-		
4	Claims Repudiated during the period	-	-	-	-							3	123	6	-	-	289	2,467		
	Other Adjustment	1,372	627	47	674							3	123	6	-	-	289	2,467		
	(i) Claim closed without payment											-	-	-	-	-	-	-		
5	Unclaimed (Pending claims which are transferred to Unclaimed A/C after the mandatory period as prescribed by the Authority)	-	-	-	-							-	-	-	-	-	-	-		
6	Claims O/S at End of the period	1,484	460	11	471							31	311	743	2	-	400	3,442		
	Less than 3months	138	94	4	98							2	16	9	2	-	13	278		
	3 months to 6 months	70	17	-	17							-	21	2	-	-	11	121		
	6months to 1 year	166	19	1	20							-	52	36	-	-	58	332		
	1year and above	1,110	330	6	336							29	222	696	-	-	318	2,711		
Notes:- (a) # Total Health Includesincludes Health, Personal Accident & Travel. (b) * Credit Insurance considered in other segment (c)# Cashless claims wherein the beneficiary has duly availed the cashless facility and the only outstanding obligation is the payment due to network provider, as per the terms of the underlying agreement, have been considered as settled. Further, the Company has re-classified claim intimation and repudiation of health claims to reflect the admissible claims. Both the above changes are given effect in the public disclosure reports (NL 37 & NL 39) effective April 1, 2025. The effective changes are limited to these forms and there is no change in any other financial, regulatory / statutory reports																				
Upto the quarter ending December 31, 2025																				
Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health #	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments*	Miscellaneous	(₹ in Lakhs)
1	Claims O/S at the beginning of the period	146,228	3,372	13,034	16,405				470	-	-	470	-	143	14,891	9,725	2	-	19,741	207,604
2	Claims reported during the period	8,861	4,644	(986)	3,659	-	-	-	12,974	-	-	12,974	-	47	2,229	48,211	-	-	21,619	97,599
	(a) Booked During the period	28,755	2,929	29	2,958				12,974	-	-	12,974	-	47	3,565	11,309	-	-	5,813	65,421
	(b) Reopened during the Period	11	-	-	-				-	-	-	-	-	-	-	-	-	228	239	
	(c) Other Adjustment																			
	(i) Adjustments due to Surveyors & court awards	(19,905)	1,715	(1,014)	701				-	-	-	-	-	(1,336)	36,902	-	-	15,578	31,939	
3	Claims Settled during the period	46,451	4,916	4,767	9,683	-	-	-	13,851	-	-	13,851	-	45	4,963	23,884	-	-	11,722	110,598
	(a) paid during the period	46,451	4,916	4,767	9,683				13,851	-	-	13,851	-	45	4,963	23,884	-	-	11,722	110,598
4	Claims Repudiated during the period	-	-	-	-				-	-	-	-	-	-	-	-	-	-	-	
	Other Adjustment	253	122	16	139				-	-	-	-	-	9	154	5	-	-	12,045	12,604
	(i) Claim closed without payment																			
5	Unclaimed (Pending claims which are transferred to Unclaimed A/C after the mandatory period as prescribed by the Authority)	-	-	-	-				-	-	-	-	-	-	-	-	-	-	-	
6	Claims O/S at End of the period	108,385	2,978	7,265	10,243	-	-	-	-	-	-	-	-	136	12,001	34,047	1	-	17,593	182,405
	Less than 3months	9,501	210	236	446				-	-	-	-	-	2	120	43	1	-	51	10,165
	3 months to 6 months	3,693	827	-	827				-	-	-	-	-	-	1,233	-	-	-	540	6,293
	6months to 1 year	17,253	76	1	77				-	-	-	-	-	-	2,649	29,395	-	-	8,048	57,423
	1year and above	77,937	1,864	7,028	8,892				-	-	-	-	-	134	7,999	4,609	-	-	8,953	108,524
Notes:- (a) # Total Health Includesincludes Health, Personal Accident & Travel. (b) * Credit Insurance considered in other segment (c)# Cashless claims wherein the beneficiary has duly availed the cashless facility and the only outstanding obligation is the payment due to network provider, as per the terms of the underlying agreement, have been considered as settled. Further, the Company has re-classified claim intimation and repudiation of health claims to reflect the admissible claims. Both the above changes are given effect in the public disclosure reports (NL 37 & NL 39) effective April 1, 2025. The effective changes are limited to these forms and there is no change in any other financial, regulatory / statutory reports																				