

SBI General Insurance Company Limited
Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES
FORM NL-1-B-RA (UNAUDITED)

(₹ in lakhs)

Fire							Marine				Miscellaneous				Total			
S.No	Particulars	Schedule	For the quarter ended 31st December 2024	For the period ended 31st December 2024	For the quarter ended 31st December 2023	For the period ended 31st December 2023	For the quarter ended 31st December 2024	For the period ended 31st December 2024	For the quarter ended 31st December 2023	For the period ended 31st December 2023	For the quarter ended 31st December 2024	For the period ended 31st December 2024	For the quarter ended 31st December 2023	For the period ended 31st December 2023	For the quarter ended 31st December 2024	For the period ended 31st December 2024	For the quarter ended 31st December 2023	For the period ended 31st December 2023
1	Premiums earned (Net)	NL-4-Premium Schedule	9,900	30,388	10,261	30,348	1,657	4,728	1,519	4,619	2,06,959	6,10,003	1,63,168	4,52,054	2,18,516	6,45,121	1,74,948	4,87,021
2	Profit/ Loss on sale/redemption of Investments (Net)		(19)	79	7	47	(2)	8	1	4	(124)	577	35	305	(145)	664	43	358
3	Interest, Dividend & Rent – Gross (Note 1)		3,279	9,652	2,849	8,018	316	927	260	736	24,105	68,039	17,250	51,139	27,700	78,618	20,360	59,894
4	Others																	
	(a) Other Income																	
	(i) Interest Income on Unclaimed Policyholder		2	7	2	8	1	1	0	1	17	51	14	51	20	59	16	61
	(ii) Miscellaneous Income		(0)	1	5	6	0	0	0	1	16	94	63	172	16	95	68	178
	(b) Contribution from Shareholders Fund		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Towards remuneration of MD/CEO/WTD/Other KMPs		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (A)		13,162	40,127	13,124	38,427	1,971	5,664	1,780	5,362	2,30,974	6,78,765	1,80,531	5,03,721	2,46,107	7,24,557	1,95,434	5,47,512
1	Claims Incurred (Net)	NL-5-Claims Schedule	5,991	19,804	16,085	30,240	1,404	5,063	2,558	8,204	1,68,985	5,18,834	1,31,509	3,90,205	1,76,380	5,43,699	1,50,152	4,28,649
2	Commission (Net)	NL-6-Commission Schedule	(723)	(10,214)	(3,448)	(17,133)	374	1,292	237	982	29,059	70,460	22,263	60,252	28,709	61,536	19,052	44,101
3	Operating Expenses related to Insurance Business	NL-7-Operating Expense Schedule	1,346	6,506	1,864	5,713	272	891	211	695	34,186	96,462	28,409	78,355	35,804	1,03,860	30,484	84,763
4	Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (B)		6,614	16,096	14,501	18,820	2,050	7,246	3,006	9,882	2,32,230	6,85,756	1,82,181	5,28,812	2,40,892	7,09,094	1,99,688	5,57,515
	Operating Profit/(Loss) C= (A - B)		6,548	24,031	(1,377)	19,607	(79)	(1,582)	(1,226)	(4,519)	(1,256)	(6,991)	(1,650)	(25,091)	5,215	15,462	(4,254)	(10,002)
	Appropriations																	
	Transfer to Shareholders' Account		6,548	24,031	(1,377)	19,607	(79)	(1,582)	(1,226)	(4,519)	(1,256)	(6,991)	(1,650)	(25,091)	5,215	15,462	(4,254)	(10,002)
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (C)		6,548	24,031	(1,377)	19,607	(79)	(1,582)	(1,226)	(4,519)	(1,256)	(6,991)	(1,650)	(25,091)	5,215	15,462	(4,254)	(10,002)

Note 1

Pertaining to Policyholder's funds		Fire				Marine				Miscellaneous				Total			
		For the quarter ended 31st December 2024	For the period ended 31st December 2024	For the quarter ended 31st December 2023	For the period ended 31st December 2023	For the quarter ended 31st December 2024	For the period ended 31st December 2024	For the quarter ended 31st December 2023	For the period ended 31st December 2023	For the quarter ended 31st December 2024	For the period ended 31st December 2024	For the quarter ended 31st December 2023	For the period ended 31st December 2023	For the quarter ended 31st December 2024	For the period ended 31st December 2024	For the quarter ended 31st December 2023	For the period ended 31st December 2023
Interest, Dividend & Rent		3,163	9,240	2,874	7,982	318	926	264	741	24,244	67,842	17,404	51,475	27,725	78,008	20,542	60,199
Add/Less:-																	
Investment Expenses		5	14	5	11	0	1	(0)	1	35	103	31	69	41	119	36	81
Amortisation of Premium/ Discount on Investments		(24)	3	(30)	(70)	(3)	0	(3)	(7)	(174)	22	(185)	(451)	(201)	25	(217)	(527)
Amount written off in respect of depreciated investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Bad and Doubtful Debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for diminution in the value of other than actively traded Equities		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment income from Pool		135	395	0	95	-	-	-	-	0	72	(0)	46	135	467	0	141
Interest, Dividend & Rent – Gross*		3,279	9,652	2,849	8,018	316	927	260	736	24,105	68,039	17,250	51,139	27,700	78,618	20,361	59,894

* Term gross implies inclusive of TDS

SBI General Insurance Company Limited
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PERIODIC DISCLOSURES						
FORM NL-2-B-PL (UNAUDITED)						
						(₹ in lakhs)
S.No	Particulars	Schedule	For the quarter ended 31st December 2024	For the period ended 31st December 2024	For the quarter ended 31st December 2023	For the period ended 31st December 2023
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		6,548	24,031	(1,377)	19,607
	(b) Marine Insurance		(79)	(1,581)	(1,226)	(4,519)
	(c) Miscellaneous Insurance		(1,256)	(6,991)	(1,650)	(25,091)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		2,804	9,440	3,877	11,550
	(b) Profit on sale of investments		13,984	57,748	10,876	19,531
	(c) Loss on sale of investments		(7,830)	(10,469)	(1,010)	(2,832)
	(d) Amortization of Premium / Discount on Investments		(28)	211	76	-
3	OTHER INCOME					
	Miscellaneous Income		4	7	7	25
	Profit / (Loss) on Sale of Assets		41	47	6	37
	Recovery of Bad Debts Written Off		(0)	20	564	564
	TOTAL (A)		14,186	72,463	10,144	18,872
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		657	657	-	(209)
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad debts written off		1	77	-	-
	(c) Interest on Non Convertible Debenture		1,470	4,392	-	-
	(d) CSR Expenditure		72	361	208	578
	(e) Contribution to Policyholders' A/c		-	-	-	-
	(f) Others		-	-	-	-
	Expenses on Non Convertible Debenture		-	-	134	134
	Investment Write Off		-	-	-	-
	Director's Fees		15	51	15	48
	Others		18	25	10	124
	TOTAL (B)		2,233	5,563	367	674
	Profit/(Loss) Before Tax		11,953	66,900	9,777	18,198
	Provision for Taxation					
	(a) Current Tax \ Minimum Alternate Tax		3,034	16,606	2,319	4,318
	(b) Deferred tax (Income) / Expense		(63)	131	(46)	(67)
	(c) Short/(Excess) Provision of earlier years		0	(188)	0	458
	Profit/(Loss) after tax		8,982	50,351	7,504	13,489
	Appropriations					
	(a) Interim dividends paid during the period		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts		-	-	-	-
	(e) Transfer to Debenture Redemption Reserve		-	-	-	-
	Balance of profit/ (loss) brought forward		2,15,001	1,73,633	1,56,335	1,50,349
	Balance carried forward to Balance Sheet		2,23,983	2,23,984	1,63,838	1,63,838
	Basic Earnings per share (Not Annualised)		4.02	22.52	3.37	6.14
	Diluted Earnings per share (Not Annualised)		4.02	22.50	3.37	6.12

SBI General Insurance Company Limited

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PERIODIC DISCLOSURES

FORM NL-3-B-BS (AUDITED)

			(₹ in lakhs)
Particulars	Schedule Ref.	As at 31st December 2024	As at 31st December 2023
Sources of Funds			
Share Capital	NL-8-Share Capital Schedule	22,372	22,237
Share Application Money Pending Allotment		-	22
Reserves And Surplus	NL-10-Reserves and Surplus	4,44,329	3,76,065
Fair Value Change Account -Shareholders		25,289	31,031
Fair Value Change Account -Policyholders		18	-
Borrowings	NL-11-Borrowings Schedule	70,000	-
TOTAL		5,62,007	4,29,355
Application of Funds			
Investments - Shareholders	NL-12-Investment Schedule	5,01,441	3,64,606
Investments - Policyholders	NL-12A-Investment Schedule	15,66,802	11,14,261
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule	28,680	26,503
Deferred Tax Asset (Net)		1,703	2,234
Current Assets			
Cash and Bank Balances	NL-15-Cash and bank balance	13,292	11,327
Advances and Other Assets	NL-16-Advances and Other	2,20,183	2,16,204
Sub-Total (A)		2,33,475	2,27,531
Deferred Tax Liability (Net)		-	-
Current Liabilities	NL-17-Current Liabilities	12,59,053	8,38,193
Provisions	NL-18-Provisions Schedule	5,11,041	4,67,588
Sub-Total (B)		17,70,094	13,05,781
Net Current Assets (C) = (A - B)		(15,36,619)	(10,78,249)
Miscellaneous Expenditure (To The Extent Not Written Off Or Adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit Balance In Profit And Loss Account		-	-
TOTAL		5,62,007	4,29,355
Contingent Liabilities		21,291	13,105

SBI General Insurance Company Limited

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PERIODIC DISCLOSURES

CONTINGENT LIABILITIES (Unaudited)

(₹ in lakhs)

S.No		Schedule	As at 31st December 2024	As at 31st December 2023
1	Partly paid-up investments		330	82
2	Claims, other than against policies, not acknowledged as debts by the company		-	-
3	Underwriting commitments outstanding (in respect of shares and securities)		-	-
4	Guarantees given by or on behalf of the Company		-	-
5	Statutory demands/ liabilities in dispute, not provided for in respect of Income Tax/Service Tax/GST		15,660	7,722
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others - Expenses not recognised to the extent disputed		5,301	5,301
TOTAL			21,291	13,105

PERIODIC DISCLOSURES

FORM NL-4-PREMIUM SCHEDULE (UNAUDITED)

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PERIODIC DISCLOSURES										
FORM NL-5 - CLAIMS SCHEDULE (UNAUDITED)										
(₹ in lakhs)										
	Fire		Marine		Miscellaneous*				Total	
			Cargo		Others					
Particulars	For the period ended 31st December 2024	For the period ended 31st December 2023	For the period ended 31st December 2024	For the period ended 31st December 2023	For the period ended 31st December 2024	For the period ended 31st December 2023	For the period ended 31st December 2024	For the period ended 31st December 2023	For the period ended 31st December 2024	For the period ended 31st December 2023
Claims Paid (Direct)	48,822	29,215	4,793	4,012	-	-	4,74,298	5,40,177	5,27,913	5,73,404
Add : Re-insurance accepted to direct claims	16	22	58	119	-	-	10,734	0	10,809	141
Less : Re-insurance Ceded to claims paid	32,885	16,924	241	196	-	-	1,47,908	2,36,932	1,81,035	2,54,052
Net Claim Paid	15,953	12,313	4,610	3,934	-	-	3,37,124	3,03,245	3,57,687	3,19,493
Add : Claims Outstanding at the end of the year	49,721	48,319	12,807	12,022	-	-	8,05,338	5,81,917	8,67,866	6,42,258
Less : Claims Outstanding at the beginning of the year	45,870	30,392	12,354	7,752	-	-	6,23,630	4,94,957	6,81,854	5,33,102
Total Claims Incurred	19,804	30,240	5,063	8,204	-	-	5,18,834	3,90,205	5,43,699	4,28,649
Claims Paid (Direct)										
-In India	48,822	29,215	4,793	4,012	-	-	4,74,298	5,40,177	5,27,913	5,73,404
-Outside India	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	20,065	15,291	9,162	7,497	-	-	5,45,220	3,45,087	5,74,447	3,67,875
Estimates of IBNR and IBNER at the beginning of the period (net)	14,660	12,369	8,076	4,488	-	-	4,14,558	3,01,202	4,37,293	3,18,059

Miscellaneous														
Particulars	Motor (OD)		Motor (TP)		Motor Total		Workmen's Compensation		Public Liability		Engineering		Aviation	
	For the period ended 31st December 2024	For the period ended 31st December 2023	For the period ended 31st December 2024	For the period ended 31st December 2023	For the period ended 31st December 2024	For the period ended 31st December 2023	For the period ended 31st December 2024	For the period ended 31st December 2023	For the period ended 31st December 2024	For the period ended 31st December 2023	For the period ended 31st December 2024	For the period ended 31st December 2023	For the period ended 31st December 2024	For the period ended 31st December 2023
Claims Paid (Direct)	99,969	53,641	1,04,377	56,859	2,04,346	1,10,501	330	217	2,465	811	1,720	1,249	-	-
Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	0	0	(1)	0	-	-
Less : Re-insurance Ceded to claims paid	19,722	13,690	78,882	33,897	98,605	47,586	145	95	1,710	741	1,012	608	-	-
Net Claim Paid	80,247	39,951	25,494	22,963	1,05,741	62,914	185	122	754	70	706	641	-	-
Add : Claims Outstanding at the end of the year	38,886	26,767	4,48,467	3,30,983	4,87,353	3,57,751	1,121	567	4,477	3,645	4,102	3,020	1	0
Less : Claims Outstanding at the beginning of the year	28,945	23,211	3,52,499	2,95,266	3,81,443	3,18,477	726	374	3,638	2,727	3,450	1,486	1	0
Total Claims Incurred	90,188	43,507	1,21,463	58,679	2,11,650	1,02,188	580	315	1,594	988	1,359	2,175	0	0
Claims Paid (Direct)														
-In India	99,969	53,641	1,04,377	56,859	2,04,346	1,10,501	330	217	2,465	811	1,720	1,249	-	-
-Outside India	-	-												
Estimates of IBNR and IBNER at the end of the period (net)	17,894	12,960	2,64,185	1,95,329	2,82,079	2,08,289	830	411	3,525	2,921	2,291	1,628	1	43,753
Estimates of IBNR and IBNER at the beginning of the period (net)	14,818	11,928	2,10,063	1,81,689	2,24,880	1,93,618	548	319	2,902	2,176	1,553	840	1	38,234

Miscellaneous														
Particulars	Personal Accident		Health Insurance		Travel Insurance		Total Health		Weather & Crop Insurance		Others		Total Miscellaneous	
	For the period ended 31st December 2024	For the period ended 31st December 2023	For the period ended 31st December 2024	For the period ended 31st December 2023	For the period ended 31st December 2024	For the period ended 31st December 2023	For the period ended 31st December 2024	For the period ended 31st December 2023	For the period ended 31st December 2024	For the period ended 31st December 2023	For the period ended 31st December 2024	For the period ended 31st December 2023	For the period ended 31st December 2024	For the period ended 31st December 2023
Claims Paid (Direct)	20,336	39,733	1,85,468	1,53,403	29	18	2,05,833	1,93,154	53,967	2,31,734	5,638	2,512	4,74,298	5,40,177
Add : Re-insurance accepted to direct claims	-	-	10,736	-	-	-	10,736	-	-	-	-	-	10,734	0
Less : Re-insurance Ceded to claims paid	2,788	8,613	8,851	6,981	1	1	11,640	15,595	33,511	1,72,241	1,285	65	1,47,908	2,36,932
Net Claim Paid	17,548	31,119	1,87,353	1,46,421	27	17	2,04,928	1,77,558	20,457	59,493	4,353	2,447	3,37,124	3,03,246
Add : Claims Outstanding at the end of the year	84,571	63,284	72,082	60,491	251	176	1,56,904	1,23,951	1,41,427	85,699	9,953	7,284	8,05,338	5,81,917
Less : Claims Outstanding at the beginning of the year	70,718	59,160	62,818	34,934	189	130	1,33,726	94,224	93,982	71,337	6,664	6,332	6,23,630	4,94,957
Total Claims Incurred	31,401	35,244	1,96,616	1,71,979	90	63	2,28,107	2,07,286	67,901	73,855	7,642	3,399	5,18,834	3,90,206
Claims Paid (Direct)														
-In India	20,336	39,733	1,85,468	1,53,403	29	18	2,05,833	1,93,154	53,967	2,31,734	5,638	2,512	4,74,298	5,40,177
-Outside India														
Estimates of IBNR and IBNER at the end of the period (net)	61,532	43,753	49,373	38,336	128	147	1,11,032	82,236	1,37,773	147	7,688	5,701	5,45,220	3,45,087
Estimates of IBNR and IBNER at the beginning of the period (net)	46,907	38,234	42,512	22,994	156	118	89,575	61,346	89,795	118	5,305	4,552	4,14,558	3,01,202

SCHEDULE-2-CLAIMS SCHEDULE (Unaudited)										
Registration No.:144 dated 15th December 2009										
(₹ in lakhs)										
	Fire		Marine		Miscellaneous*			Total		
			Cargo		Others					
Particulars	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023
Claims Paid (Direct)	19,460	11,843	1,665	1,541	-	-	1,66,065	2,11,896	1,87,190	2,25,278
Add : Re-insurance accepted to direct claims	16	22	14	55	-	-	5,215	0	5,246	77
Less : Re-insurance Ceded to claims paid	13,817	7,282	92	65	-	-	48,739	88,926	62,649	96,273
Net Claim Paid	5,659	4,583	1,587	1,530	-	-	1,22,541	1,22,970	1,29,787	1,29,082
Add : Claims Outstanding at the end of the year	49,721	48,319	12,807	12,022	-	-	8,05,338	5,81,917	8,67,866	6,42,258
Less : Claims Outstanding at the beginning of the year	49,389	36,817	12,990	10,994	-	-	7,58,894	5,73,374	8,21,273	6,21,185
Total Claims Incurred	5,991	16,085	1,404	2,558	-	-	1,68,985	1,31,509	1,76,380	1,50,152
Claims Paid (Direct)										
-In India	19,460	11,843	1,665	1,541	-	-	1,66,065	2,11,896	1,87,190	2,25,281
-Outside India	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	20,065	15,291	9,162	7,497	-	-	5,45,220	3,45,087	5,74,447	3,67,875
Estimates of IBNR and IBNER at the beginning of the period (net)	14,660	12,369	8,076	4,488	-	-	5,11,323	3,18,831	5,34,059	3,35,688

	Miscellaneous													
	Motor (OD)		Motor (TP)		Motor Total		Workmen's Compensation		Public Liability		Engineering		Aviation	
Particulars	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023
Claims Paid (Direct)	36,830	18,577	39,783	12,082	76,613	30,660	119	114	657	378	862	367	-	-
Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	0	-	(1)	0	-	-
Less : Re-insurance Ceded to claims paid	7,379	3,903	28,670	2,957	36,050	6,859	53	44	376	357	517	182	-	-
Net Claim Paid	29,451	14,674	11,112	9,126	40,563	23,800	66	70	280	21	343	185	-	-
Add : Claims Outstanding at the end of the year	38,886	26,767	4,48,467	3,30,983	4,87,353	3,57,751	1,121	567	4,477	3,645	4,102	3,020	1	0
Less : Claims Outstanding at the beginning of the year	39,405	23,061	4,18,216	3,16,547	4,57,621	3,39,608	1,038	483	4,335	3,767	4,038	2,832	1	-
Total Claims Incurred	28,932	18,380	41,364	23,561	70,295	41,944	149	154	423	(101)	408	373	0	0
Claims Paid (Direct)														
-In India	36,830	18,577	39,783	12,082	76,613	30,660	119	114	657	378	862	367	-	-
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	17,894	12,960	2,64,185	1,95,329	2,82,079	2,08,289	830	411	3,525	2,921	2,291	1,628	1	43,753
Estimates of IBNR and IBNER at the beginning of the period (net)	17,487	12,052	2,49,648	1,85,046	2,67,135	1,97,098	756	371	3,125	2,894	1,964	1,423	1	36,849

	Miscellaneous													
	Personal Accident		Health Insurance		Travel Insurance		Total Health		Weather & Crop Insurance		Others		Total Miscellaneous	
Particulars	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023
Claims Paid (Direct)	7,803	14,006	62,839	58,275	7	12	70,649	72,293	13,912	1,06,726	3,254	1,359	1,66,065	2,11,896
Add : Re-insurance accepted to direct claims	-	-	5,217	-	-	-	5,217	-	-	-	-	-	5,215	0
Less : Re-insurance Ceded to claims paid	782	2,663	2,598	2,411	0	1	3,380	5,075	7,402	76,341	961	68	48,739	88,926
Net Claim Paid	7,021	11,342	65,458	55,864	6	11	72,485	67,218	6,511	30,385	2,292	1,291	1,22,541	1,22,971
Add : Claims Outstanding at the end of the year	84,571	63,284	72,082	60,491	251	176	1,56,904	1,23,951	1,41,427	85,699	9,953	7,284	8,05,338	5,81,917
Less : Claims Outstanding at the beginning of the year	83,353	63,488	67,604	63,272	211	161	1,51,168	1,26,921	1,30,228	92,116	10,465	7,647	7,58,894	5,73,374
Total Claims Incurred	8,239	11,139	69,936	53,083	46	26	78,222	64,248	17,709	23,968	1,781	928	1,68,985	1,31,509
-In India														
-Outside India	7,803	14,006	62,839	58,275	7	12	70,649	72,293	13,912	1,06,726	3,254	1,359	1,66,065	2,11,896
Estimates of IBNR and IBNER at the end of the period (net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	61,532	43,753	49,373	38,336	128	147	1,11,032	82,236	1,37,773	147	7,688	5,701	5,45,220	3,45,087
Estimates of IBNR and IBNER at the beginning of the period (net)	59,593	36,849	44,734	37,278	104	136	1,04,431	74,263	1,26,588	136	7,323	5,797	5,11,323	3,18,831

PERIODIC DISCLOSURES											
FORM NL-6-COMMISSION SCHEDULE (UNAUDITED)											
(₹ in lakhs)											
Fire			Marine			Miscellaneous*			Total		
Particulars	For the period ended 31st December 2024	For the period ended 31st December 2023	For the period ended 31st December 2024	For the period ended 31st December 2023	For the period ended 31st December 2024	For the period ended 31st December 2023	For the period ended 31st December 2024	For the period ended 31st December 2023	For the period ended 31st December 2024	For the period ended 31st December 2023	For the period ended 31st December 2023
Gross Commission	13,873	16,047	1,294	986	-	-	1,28,401	96,083	1,43,569	1,13,116	
Add: Commission on Re-insurance Accepted	164	205	61	41	-	-	1,036	563	1,261	808	
Less: Commission on Re-insurance Ceded	24,253	33,384	63	45	-	-	58,977	36,394	83,294	69,823	
Net Commission	(10,214)	(17,133)	1,292	982	-	-	70,460	60,252	61,536	44,101	
Channel wise break-up of Commission (Gross)											
Individual Agents	938	1,061	149	172	-	-	5,961	5,985	7,048	7,217	
Corporate Agents-Banks/FII/HFC	5,824	7,745	3	3	-	-	22,746	24,407	28,573	32,155	
Corporate Agents-Others	12	13	(0)	-	-	-	1,711	1,440	1,723	1,454	
Insurance Brokers	7,094	7,221	1,141	809	-	-	87,404	57,238	95,639	65,268	
Direct Business - Online	-	-	-	-	-	-	-	0	-	-	
MISP (Direct)	-	-	-	-	-	-	42	0	42	0	
Web Aggregators	(0)	0	-	(0)	-	-	2	(14)	2	(14)	
Insurance Marketing Firm	5	7	1	3	-	-	328	293	334	302	
Common Service Centers	0	-	-	-	-	-	484	321	484	321	
Micro Agents	-	-	-	-	-	-	(0)	0	(0)	0	
Point of Sales (Direct)	0	(0)	-	(0)	-	-	9,724	6,413	9,724	6,413	
Others	-	-	-	-	-	-	-	-	-	-	
Total	13,873	16,047	1,294	986	-	-	1,28,401	96,083	1,43,569	1,13,116	
Commission (Excluding Reinsurance)											
Business written :											
In India	13,873	16,047	1,294	986	-	-	1,28,401	96,083	1,43,569	1,13,116	
Outside India	-	-	-	-	-	-	-	-	-	-	

Miscellaneous*															
Motor (OD)				Motor (TP)				Motor Total				Workmen's Compensation			
Public Liability				Engineering				Aviation							
Particulars	For the period ended 31st December 2024	For the period ended 31st December 2023	For the period ended 31st December 2024	For the period ended 31st December 2023	For the period ended 31st December 2024	For the period ended 31st December 2023	For the period ended 31st December 2024	For the period ended 31st December 2023	For the period ended 31st December 2024	For the period ended 31st December 2023	For the period ended 31st December 2024	For the period ended 31st December 2023	For the period ended 31st December 2024	For the period ended 31st December 2023	For the period ended 31st December 2023
Gross Commission	53,138	39,766	41,998	21,917	95,136	61,683	126	99	1,114	867	1,525	978	1	1	
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	21	22	11	8	-	-	
Less: Commission on Re-insurance Ceded	7,133	4,110	8,445	3,768	15,578	7,878	46	71	925	1,550	2,320	1,510	0	0	
Net Commission	46,005	35,656	33,553	18,149	79,557	53,805	80	28	210	(661)	(784)	(524)	1	1	
Channel wise break-up of Commission (Gross)															
Individual Agents	947	937	2,863	2,677	3,810	3,614	68	53	35	27	152	113	-	-	
Corporate Agents-Banks/FII/HFC	706	786	254	603	960	1,389	8	8	5	4	16	11	-	-	
Corporate Agents-Others	50	10	202	36	252	46	0	0	0	(0)	0	0	-	-	
Insurance Brokers	49,739	36,919	29,992	13,150	79,731	50,069	49	37	1,074	835	1,356	854	1	1	
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MISP (Direct)	11	0	31	0	42	0	-	-	-	-	-	-	-	-	
Web Aggregators	(0)	(12)	0	(3)	(0)	(15)	-	0	-	(0)	-	-	-	-	
Insurance Marketing Firm	38	37	277	248	314	284	0	0	(0)	0	0	0	-	-	
Common Service Centers	156	91	292	212	448	302	-	-	0	-	-	-	-	-	
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Point of Sales (Direct)	1,490	999	8,088	4,995	9,578	5,994	-	(0)	-	-	-	(0)	-	-	
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	53,138	39,766	41,998	21,917	95,136	61,683	126	99	1,114	867	1,525	978	1	1	
Commission (Excluding Reinsurance)															
Business written :															
In India	53,138	39,766	41,998	21,917	95,136	61,683	126	99	1,114	867	1,525	978	1	1	
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Miscellaneous*															
Personal Accident				Health Insurance				Travel Insurance				Total Health			
Weather & Crop Insurance				Others				Total Miscellaneous							
Particulars	For the period ended 31st December 2024	For the period ended 31st December 2023	For the period ended 31st December 2024	For the period ended 31st December 2023	For the period ended 31st December 2024	For the period ended 31st December 2023	For the period ended 31st December 2024	For the period ended 31st December 2023	For the period ended 31st December 2024	For the period ended 31st December 2023	For the period ended 31st December 2024	For the period ended 31st December 2023	For the period ended 31st December 2024	For the period ended 31st December 2023	For the period ended 31st December 2023
Gross Commission	9,626	9,728	18,724	20,426	16	6	28,366	30,161	112	74	2,022	2,222	1,28,401	96,083	
Add: Commission on Re-insurance Accepted	-	0	1,004	592	-	-	1,004	532	-	-	-	-	1,036	563	
Less: Commission on Re-insurance Ceded	19,665	849	13,775	17,828	1	1	33,441	18,677	4,964	5,481	1,703	1,227	58,977	36,394	
Net Commission	(10,039)	8,879	5,953	3,130	15	5	(4,071)	12,016	(4,852)	(5,407)	319	995	70,460	60,252	
Individual Agents															
Individual Agents	21	29	1,812	2,088	2	1	1,835	2,117	-	-	61	61	5,961	5,985	
Corporate Agents-Banks/FII/HFC	9,465	9,584	11,302	12,337	0	0	20,767	21,921	-	-	989	1,073	22,746	24,407	
Corporate Agents-Others	29	17	1,436	1,373	-	-	1,455	1,390	-	-	4	4	1,711	1,440	
Insurance Brokers	105	85	3,996	4,195	14	5	4,115	4,285	112	74	966	1,084	87,404	57,238	
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	42	0	
Web Aggregators	(0)	0	2	1	-	(0)	2	1	-	-	-	0	2	(14)	
Insurance Marketing Firm	0	0	12	8	-	-	12	8	-	-	2	0	328	293	
Common Service Centers	4	4	32	15	-	-	35	19	-	-	-	(0)	484	321	
Micro Agents	(0)	0	(0)	0	-	-	(0)	0	-	-	-	(0)	0	0	
Point of Sales (Direct)	2	9	143	410	0	0	146	420	-	-	(0)	(0)	9,724	6,413	
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	9,626	9,728	18,724	20,426	16	6	28,366	30,161	112	74	2,022	2,222	1,28,401	96,083	
Commission (Excluding Reinsurance)															
Business written :															
In India	9,626	9,728	18,724	20,426	16	6	28,366	30,161	112	74	2,022	2,222	1,28,401	96,083	
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

	Fire		Marine		Miscellaneous*		Total			
			Cargo	Others						
Particulars	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023
Gross Commission	2,958	4,345	377	231	-	-	45,662	44,844	48,998	49,419
Add: Re-insurance Accepted	42	75	16	17	-	-	613	313	671	405
Less: Commission on Re-insurance Ceded	3,723	7,868	19	10	-	-	17,216	22,893	20,959	30,771
Net Commission	(723)	(3,448)	374	237	-	-	29,059	22,263	28,709	19,052
Channel wise break-up of Commission (Gross)										
Individual Agents	234	385	41	68	-	-	1,545	2,802	1,820	3,254
Corporate Agents-Banks/FII/HFC	1,101	2,351	0	1	-	-	7,851	7,824	8,952	10,176
Corporate Agents-Others	11	11	(0)	-	-	-	578	507	589	519
Insurance Brokers	1,611	1,595	335	162	-	-	31,993	30,337	33,939	32,094
Direct Business - Online	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	14	0	14	0
Web Aggregators	(0)	0	-	(0)	-	-	2	(3)	2	(3)
Insurance Marketing Firm	1	3	(0)	1	-	-	108	229	109	232
Common Service Centers	0	-	-	-	-	-	254	(361)	254	(361)
Micro Agents	-	-	-	-	-	-	(0)	0	(0)	0
Point of Sales (Direct)	0	(0)	-	(0)	-	-	3,319	3,506	3,319	3,506
Others	-	-	-	-	-	-	-	-	-	-
Total	2,958	4,345	377	231	-	-	45,662	44,844	48,998	49,419

	Miscellaneous*													
	Motor (OD)		Motor (TP)		Motor Total		Workmen's Compensation		Public Liability		Engineering		Aviation	
Particulars	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023
Gross Commission	20,039	22,248	15,700	11,434	35,739	33,682	34	31	356	156	561	282	1	1
Add: Re-insurance Accepted	-	-	-	-	-	-	-	-	3	7	4	3	-	-
Less: Commission on Re-insurance Ceded	3,091	1,880	3,478	1,762	6,568	3,642	13	23	188	228	706	477	0	0
Net Commission	16,948	20,368	12,222	9,672	29,171	30,040	21	8	171	(65)	(141)	(192)	1	1
Break-up of Commission (Gross)														
Individual Agents	289	438	794	1,535	1,083	1,973	19	19	10	11	53	53	-	-
Corporate Agents-Banks/FII/HFC	266	310	57	184	323	494	2	2	1	1	4	5	-	-
Corporate Agents-Others	14	5	59	19	73	24	0	0	0	-	(0)	0	-	-
Insurance Brokers	18,886	20,957	11,686	6,989	30,572	27,946	12	10	345	143	503	224	1	1
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	4	0	10	0	14	0	-	-	-	-	-	-	-	-
Web Aggregators	(0)	(3)	0	(1)	(0)	(4)	-	0	-	(0)	-	-	-	-
Insurance Marketing Firm	14	29	96	198	109	226	0	0	(0)	0	0	0	-	-
Common Service Centers	66	(2)	167	(354)	233	(357)	-	-	0	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	499	515	2,832	2,865	3,331	3,380	-	(0)	-	-	-	(0)	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	20,039	22,248	15,700	11,434	35,739	33,682	34	32	356	156	561	282	1	1

	Miscellaneous*													
	Personal Accident		Health Insurance		Travel Insurance		Total Health		Weather & Crop Insurance		Others		Total Miscellaneous	
Particulars	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023
Gross Commission	3,393	3,104	4,962	6,764	4	6	8,359	9,874	40	39	573	779	45,662	44,844
Add: Re-insurance Accepted	-	0	606	303	-	-	606	303	-	-	-	-	613	313
Less: Commission on Re-insurance Ceded	7,072	732	1,493	16,766	1	1	8,566	17,499	903	577	272	448	17,216	22,893
Net Commission	(3,679)	2,372	4,075	(9,699)	3	6	399	(7,322)	(863)	(538)	301	331	29,059	22,263
Break-up of Commission (Gross)														
Individual Agents	4	13	359	706	1	1	364	719	-	-	15	27	1,545	2,802
Corporate Agents-Banks/FII/HFC	3,368	3,045	3,836	3,894	0	0	7,204	6,939	-	-	316	382	7,851	7,824
Corporate Agents-Others	4	2	498	479	-	-	502	481	-	-	3	2	578	507
Insurance Brokers	17	41	263	1,561	3	5	283	1,607	40	39	237	368	31,993	30,337
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	14	0
Web Aggregators	(0)	0	2	1	-	(0)	2	1	-	-	-	0	2	(3)
Insurance Marketing Firm	0	0	(3)	2	-	-	(3)	2	-	-	2	0	108	229
Common Service Centers	1	(1)	20	(3)	-	-	20	(4)	-	-	-	(0)	254	(361)
Micro Agents	(0)	0	(0)	0	-	-	(0)	0	-	-	-	(0)	(0)	0
Point of Sales (Direct)	(1)	4	(12)	122	0	0	(12)	127	-	-	(0)	(0)	3,319	3,506
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	3,393	3,104	4,962	6,761	3	6	8,359	9,872	40	39	573	779	45,662	44,842

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES											
FORM NL-7-OPERATING EXPENSES SCHEDULE (UNAUDITED)											
		Fire		Marine		Miscellaneous*				Total	
S.No	Particulars	For the period ended 31st December 2024	For the period ended 31st December 2023	For the period ended 31st December 2024	For the period ended 31st December 2023	For the period ended 31st December 2024	For the period ended 31st December 2023	For the period ended 31st December 2024	For the period ended 31st December 2023	For the period ended 31st December 2024	For the period ended 31st December 2023
1	Employees' remuneration & welfare benefits	3,231	2,743	431	321	-	-	46,060	36,783	49,723	39,847
2	Travel, conveyance and vehicle running expenses	187	190	28	26	-	-	3,044	3,062	3,259	3,278
3	Training expenses	16	22	2	3	-	-	229	325	247	350
4	Rents, rates & taxes	182	156	27	21	-	-	2,640	2,152	2,848	2,329
5	Repairs	108	120	16	16	-	-	1,564	1,701	1,687	1,838
6	Printing & stationery	61	96	7	11	-	-	1,494	1,798	1,562	1,905
7	Communication	108	168	16	23	-	-	1,610	2,336	1,734	2,527
8	Legal & professional charges	378	308	52	41	-	-	7,369	5,249	7,798	5,598
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	7	7	1	1	-	-	95	94	103	102
	(b) as adviser or in any other capacity, in respect of										
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	1	1	0	0	-	-	20	18	22	19
	(d) out of pocket expenses	0	0	0	0	-	-	1	0	1	0
10	Advertisement and publicity	50	39	7	4	-	-	747	331	805	374
11	Interest & Bank Charges	179	138	26	19	-	-	2,594	1,907	2,799	2,064
12	Royalty	121	109	18	15	-	-	1,753	1,503	1,892	1,627
13	Depreciation	459	421	67	57	-	-	6,662	5,801	7,187	6,278
14	Others	-	-	-	-	-	-	-	-	-	-
	Electricity	62	54	9	7	-	-	903	750	975	811
	Exchange (Gain) / Loss	(0)	0	(0)	0	-	-	(0)	0	(0)	1
	Information Technology	663	614	97	83	-	-	9,788	8,654	10,547	9,352
	Insurance premium	4	4	1	1	-	-	54	58	58	63
	Coinurance administration charges	275	301	25	17	-	-	301	279	601	597
	Other Miscellaneous Expenses	316	88	47	11	-	-	5,100	1,177	5,464	1,277
	GST Expenses	98	132	14	18	-	-	1,869	1,986	1,982	2,135
	Crop & Weather Related Expenses	-	-	-	-	-	-	2,564	2,389	2,564	2,389
	TOTAL	6,506	5,713	891	695	-	-	96,462	78,355	1,03,859	84,755

(₹ in lakhs)

		Miscellaneous													
		Motor (OD)		Motor (TP)		Motor Total		Workmen's Compensation		Public Liability		Engineering		Aviation	
S.No	Particulars	For the Period ended 30th June 2024	For the Period ended 30th June 2023	For the Period ended 30th June 2024	For the Period ended 30th June 2023	For the Period ended 30th June 2024	For the Period ended 30th June 2023	For the Period ended 30th June 2024	For the Period ended 30th June 2023	For the Period ended 30th June 2024	For the Period ended 30th June 2023	For the Period ended 30th June 2024	For the Period ended 30th June 2023	For the Period ended 30th June 2024	For the Period ended 30th June 2023
1	Employees' remuneration & welfare benefits	7,674	6,016	9,843	6,310	17,517	12,326	37	17	213	154	200	135	0	0
2	Travel, conveyance and vehicle running expenses	502	492	646	503	1,148	995	3	1	14	13	12	10	0	0
3	Training expenses	42	56	53	58	95	114	0	0	1	1	1	1	0	0
4	Rents, rates & taxes	482	385	610	399	1,092	784	2	1	14	9	12	8	0	0
5	Repairs	285	301	361	311	647	612	1	1	8	7	7	6	0	0
6	Printing & stationery	148	213	163	208	311	421	1	1	4	5	3	4	0	0
7	Communication	297	428	361	428	658	856	1	1	8	10	7	9	0	0
8	Legal & professional charges	1,446	907	1,193	744	2,639	1,651	5	2	28	20	23	15	0	0
9	Auditors' fees, expenses etc														
	(a) as auditor	17	17	22	18	39	34	0	0	1	0	0	0	0	0
	(b) as adviser or in any other capacity, in respect of														
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	4	3	5	3	8	7	0	0	0	0	0	0	0	0
	(d) out of pocket expenses	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	Advertisement and publicity	134	77	169	80	303	157	1	0	4	2	3	2	0	0
11	Interest & Bank Charges	473	342	599	354	1,073	695	2	1	14	8	12	7	0	0
12	Royalty	320	269	405	279	725	548	2	1	9	6	8	6	0	0
13	Depreciation	1,216	1,039	1,539	1,076	2,755	2,115	6	3	36	25	30	22	0	0
14	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Electricity	165	137	209	139	374	275	1	0	5	3	4	3	0	0
	Exchange (Gain) / Loss	(0)	0	(0)	0	(0)	0	(0)	0	(0)	0	(0)	0	(0)	0
	Information Technology	1,757	1,508	2,224	1,570	3,981	3,077	9	5	52	37	43	33	0	0
	Insurance premium	10	10	13	11	22	21	0	0	0	0	0	0	0	0
	Coinurance administration charges	(0)	(1)	(3)	(6)	(3)	(6)	0	0	21	13	43	38	0	0
	Other Miscellaneous Expenses	837	208	1,052	215	1,889	423	4	1	25	6	20	4	0	0
	GST Expenses	260	323	328	334	587	656	1	1	8	8	6	7	0	0
	Crop & Weather Related Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	16,069	12,730	19,795	13,034	35,860	25,760	78	36	465	327	430	310	0	0

(₹ in lakhs)

		Miscellaneous													
		Personal Accident		Health Insurance		Travel Insurance		Total Health		Weather & Crop Insurance		Others		Total Miscellaneous	
S.No	Particulars	For the Period ended 30th June 2024	For the Period ended 30th June 2023	For the Period ended 30th June 2024	For the Period ended 30th June 2023	For the Period ended 30th June 2024	For the Period ended 30th June 2023	For the Period ended 30th June 2024	For the Period ended 30th June 2023	For the Period ended 30th June 2024	For the Period ended 30th June 2023	For the Period ended 30th June 2024	For the Period ended 30th June 2023	For the Period ended 30th June 2024	For the Period ended 30th June 2023
1	Employees' remuneration & welfare benefits	3,571	4,748	17,055	13,147	6	7	20,632	17,902	6,087	5,244	1,373	1,005	46,060	36,783
2	Travel, conveyance and vehicle running expenses	233	384	1,072	1,018	0	1	1,306	1,403	432	500	129	140	3,044	3,062
3	Training expenses	20	45	78	111	0	0	98	155	30	45	4	9	229	325
4	Rents, rates & taxes	231	323	893	665	0	0	1,124	988	350	321	46	39	2,640	2,152
5	Repairs	137	252	529	510	0	0	666	763	207	281	27	30	1,564	1,701
6	Printing & stationery	353	471	727	704	(14)	0	1,065	1,176	94	168	16	24	1,494	1,798
7	Communication	136	345	558	726	0	0	695	1,072	211	345	29	43	1,610	2,336
8	Legal & professional charges	478	602	1,859	1,316	1	1	2,337	1,919	1,739	1,310	598	332	7,369	5,249
9	Auditors' fees, expenses etc														
	(a) as auditor	8	14	32	29	0	0	41	43	13	14	2	2	95	94
	(b) as adviser or in any other capacity, in respect of														
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	2	3	7	6	0	0	8	8	3	3	1	0	20	18
	(d) out of pocket expenses	0	0	0	0	0	0	0	0	0	0	0	0	1	0
10	Advertisement and publicity	64	65	253	32	0	0	317	96	97	65	23	9	747	331
11	Interest & Bank Charges	227	286	877	589	0	0	1,105	876	344	284	45	35	2,594	1,907
12	Royalty	153	226	593	465	0	0	747	691	232	224	30	27	1,753	1,503
13	Depreciation	582	871	2,253	1,793	1	1	2,837	2,665	883	865	115	105	6,662	5,801
14	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Electricity	79	112	306	231	0	0	385	343	120	111	16	14	903	750
	Exchange (Gain) / Loss	(0)	0	(0)	0	(0)	0	(0)	0	(0)	0	(0)	0	(0)	0
	Information Technology	842	1,272	3,382	2,756	2	1	4,225	4,029	1,311	1,320	167	154	9,788	8,654
	Insurance premium	5	9	18	18	0	0	23	27	7	9	1	1	54	58
	Coinurance administration charges	2	1	231	222	-	0	233	223	-	-	7	11	301	279
	Other Miscellaneous Expenses	397	172	1,924	363	1	0	2,322	535	701	168	139	40	5,100	1,177
	GST Expenses	124	270	495	580	0	0	619	850	621	428	26	36	1,869	1,986
	Crop & Weather Related Expenses	-	-	-	-	-	-	-	-	2,564	2,389	-	-	2,564	2,389
	TOTAL	7,644	10,471	33,142	25,283	(3)	11	40,785	35,766	16,046	14,099	2,794	2,055	96,462	78,355

SCHEDULE-4-OPERATING EXPENSES SCHEDULE (Unaudited)

(₹ in lakhs)

		Fire		Marine		Others		Miscellaneous*		Total	
				Cargo							
S.No	Particulars	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023
1	Employees’ remuneration & welfare benefits	679	922	134	102	-	-	16,497	13,812	17,311	14,836
2	Travel, conveyance and vehicle running expenses	41	59	9	7	-	-	1,137	1,057	1,187	1,123
3	Training expenses	(1)	5	0	1	-	-	36	92	35	98
4	Rents, rates & taxes	37	46	9	5	-	-	967	735	1,012	786
5	Repairs	19	28	5	3	-	-	538	439	561	470
6	Printing & stationery	12	19	2	2	-	-	508	523	522	544
7	Communication	16	47	5	6	-	-	528	762	549	815
8	Legal & professional charges	79	92	15	11	-	-	2,583	1,974	2,676	2,077
9	Auditors' fees, expenses etc	-	-	-	-	-	-				
	(a) as auditor	2	2	(0)	0	-	-	33	33	35	35
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-				
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	0	0	0	0	-	-	4	10	5	11
	(d) out of pocket expenses	0	0	0	-	-	-	1	0	1	0
10	Advertisement and publicity	(3)	16	0	1	-	-	128	35	126	52
11	Interest & Bank Charges	46	69	9	9	-	-	1,060	1,010	1,115	1,088
12	Royalty	21	32	5	4	-	-	607	509	633	545
13	Depreciation	96	139	21	17	-	-	2,487	2,167	2,603	2,323
14	Others										
	Electricity	12	17	3	2	-	-	328	256	344	276
	Exchange (Gain) / Loss	(0)	-	(0)	(0)	-	-	(0)	0	(0)	0
	Membership & Subscription Fees	-	-	-	-	-	-	-	-	-	-
	Information Technology	111	202	28	25	-	-	3,366	3,248	3,504	3,475
	Insurance premium	1	1	1	1	-	-	22	18	23	20
	Coinsurance administration charges	79	85	6	5	-	-	125	98	210	188
	Other Miscellaneous Expenses	88	45	17	6	-	-	2,219	652	2,324	704
	GST Expenses	11	35	3	4	-	-	633	631	648	670
	Crop & Weather Related Expenses	-	-	-	-	-	-	379	357	379	357
	TOTAL	1,346	1,864	272	211	-	-	34,186	28,409	35,804	30,488

SBI General Insurance Company Limited															
Registration No.:144 dated 15th December 2009															
SCHEDULE-4-OPERATING EXPENSES (Unaudited)															
(₹ in lakhs)															
Miscellaneous															
		Motor (OD)		Motor (TP)		Motor Total		Workmen's Compensation		Public Liability		Engineering		Aviation	
S.No	Particulars	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023
1	Employees' remuneration & welfare benefits	3,126	2,978	3,817	3,164	6,943	6,142	11	6	82	36	69	57	0	-
2	Travel, conveyance and vehicle running expenses	212	226	267	243	479	469	1	0	6	3	4	4	0	-
3	Training expenses	9	24	11	25	20	49	0	0	0	0	0	0	0	-
4	Rents, rates & taxes	196	181	244	195	440	376	0	0	5	2	4	3	0	-
5	Repairs	110	128	136	136	247	264	0	0	3	1	2	2	0	-
6	Printing & stationery	56	84	60	85	116	169	1	0	2	1	1	1	0	-
7	Communication	110	194	130	204	240	398	0	0	3	2	2	3	0	-
8	Legal & professional charges	600	415	475	356	1,075	771	2	1	11	4	8	6	0	-
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	6	8	8	9	14	16	0	0	1	0	0	0	0	-
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	1	2	2	2	2	5	0	0	0	0	0	0	0	-
	(d) out of pocket expenses	0	0	0	0	0	0	0	0	0	0	0	0	0	-
10	Advertisement and publicity	30	35	37	38	67	73	(0)	0	1	1	0	1	0	-
11	Interest & Bank Charges	211	213	263	225	475	437	0	1	6	4	5	4	0	-
12	Royalty	124	126	154	136	278	262	1	(0)	3	1	3	2	0	-
13	Depreciation	503	516	625	553	1,128	1,069	2	1	14	7	11	9	0	-
14	Others														
	Electricity	67	63	83	68	150	131	(0)	0	2	1	1	1	0	-
	Exchange (Gain) / Loss	(0)	0	(0)	0	(0)	0	(0)	0	(0)	0	(0)	0	(0)	-
	Information Technology	672	751	832	804	1,504	1,554	3	2	19	10	14	14	0	-
	Insurance premium	5	5	6	5	10	10	0	0	0	0	0	0	0	-
	Coinsurance administration charges	(0)	0	(3)	0	(3)	1	0	0	9	4	11	8	0	0
	Other Miscellaneous Expenses	387	136	477	144	864	280	1	1	10	4	8	3	0	-
	GST Expenses	89	145	110	157	198	301	0	0	3	2	1	3	0	-
	Crop & Weather Related Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		6,514	6,230	7,734	6,549	14,246	12,774	22	12	180	83	144	121	0	0

SCHEDULE-4-OPERATING EXPENSES (Unaudited)

(₹ in lakhs)

Miscellaneous															
		Personal Accident		Health Insurance		Travel Insurance		Total Health		Weather & Crop Insurance		Others		Total Miscellaneous	
S.No	Particulars	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023	For the quarter ended 31st December 2024	For the quarter ended 31st December 2023
1	Employees’ remuneration & welfare benefits	1,323	1,885	6,746	4,164	1	3	8,070	6,052	831	1,111	490	408	16,497	13,812
2	Travel, conveyance and vehicle running expenses	93	144	436	292	0	1	530	437	74	100	43	44	1,137	1,057
3	Training expenses	4	15	17	22	0	0	21	37	(6)	4	1	3	36	92
4	Rents, rates & taxes	89	117	372	177	0	0	461	295	40	43	17	15	967	735
5	Repairs	50	78	209	95	0	0	259	173	17	(11)	9	10	538	439
6	Printing & stationery	115	159	278	185	(16)	0	377	345	7	(1)	5	8	508	523
7	Communication	47	120	211	183	0	0	259	304	14	40	9	16	528	762
8	Legal & professional charges	173	209	738	364	(0)	1	910	574	345	515	232	103	2,583	1,974
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	3	5	13	8	0	0	17	13	1	2	1	1	33	33
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	1	2	2	3	0	0	2	4	(0)	1	(0)	0	4	10
	(d) out of pocket expenses	0	0	0	0	0	0	0	0	0	0	0	0	1	0
10	Advertisement and publicity	13	22	61	(72)	0	0	74	(50)	(15)	7	2	4	128	35
11	Interest & Bank Charges	97	155	399	280	0	0	497	436	60	108	18	19	1,060	1,010
12	Royalty	56	81	235	123	0	0	292	204	20	29	10	11	607	509
13	Depreciation	228	342	951	542	0	(0)	1,180	884	110	153	42	44	2,487	2,167
14	Others														
	Electricity	30	41	127	62	0	0	157	103	14	15	6	6	328	256
	Office Administration Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Exchange (Gain) / Loss	(0)	0	(0)	0	(0)	0	(0)	0	(0)	0	(0)	0	(0)	0
	Membership & Subscription Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Information Technology	303	498	1,351	862	1	0	1,654	1,360	115	244	57	64	3,366	3,248
	Insurance premium	2	3	8	4	0	0	10	7	1	1	(0)	0	22	18
	Coinsurance administration charges	0	0	109	82	-	0	109	82	-	-	(1)	4	125	98
	Other Miscellaneous Expenses	175	101	936	180	1	0	1,112	281	158	65	65	20	2,219	652
	Meeting and Conference Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	GST Expenses	40	91	164	146	0	0	204	237	219	76	7	13	633	631
	Expenses of Management Regulatory Adjustments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Crop & Weather Related Expenses	-	-	-	-	-	-	-	-	379	357	-	-	379	357
TOTAL		2,842	4,068	13,363	7,702	(13)	5	16,195	11,778	2,384	2,859	1,013	793	34,186	28,409

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

FORM NL-8-SHARE CAPITAL SCHEDULE (UNAUDITED)

(₹ in lakhs)

S.No	Particulars	As at 31st December 2024	As at 31st December 2023
1	Authorised Capital	2,00,000	2,00,000
	Equity Shares of Rs. 10 each		
2	Issued Capital	22,372	22,237
	Equity Shares of Rs. 10 each		
3	Subscribed Capital	22,372	22,237
	Equity Shares of Rs. 10 each		
4	Called-up Capital	22,372	22,237
	Equity Shares of Rs. 10 each		
	Less : Calls unpaid		
	Add : Equity Shares forfeited (Amount originally paid up)		
	Less : Par Value of Equity Shares bought back		
	Less : Preliminary Expenses		
	Expenses including commission or brokerage on Underwriting or subscription of shares		
TOTAL		22,372	22,237

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE(As certified by the management) (UNAUDITED)

Shareholder	As at 31st December 2024		As at 31st December 2023	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
Indian: State Bank of India	15,43,70,248	69.00%	15,43,70,248	69.42%
Indian: Napean Opportunities LLP	3,53,06,681	15.78%	3,53,06,681	15.88%
Investors				
Indian: PI Opportunities Fund-I	55,45,428	2.48%	51,78,081	2.33%
Foreign: Other shareholder	2,52,33,970	11.28%	2,56,01,317	11.51%
Others				
Indian	32,67,314	1.46%	19,16,318	0.86%
Foreign	-	0.00%	-	0.00%
TOTAL	22,37,23,641	100.00%	22,23,72,645	100.00%

DETAILS OF EQUITY HOLDING OF INSURERS

PART A:

**PARTICULARS OF THE SHAREHOLDING PATTERN OF SBI GENERAL INSURANCE COMPANY LIMITED
AS AT QUARTER ENDED 31ST DECEMBER 2024**

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF	5	50	0	0	0	0	0	0.0000
ii)	Bodies Corporate:								
	(i) State Bank of India	1	154370198	69.00	15437.02	0	0	0	0
	(ii) Napean Opportunities LLP	1	35306681	15.78	3530.67	0	0	34501550	15.42
iii)	Financial Institutions/ Banks	-	0	0	0	0	0	0	0
iv)	Central Government/ State Government(s) / President of India	-	0	0	0	0	0	0	0
v)	Persons acting in concert (Please specify)	-	0	0	0	0	0	0	0
vi)	Any other (Please specify)	-	0	0	0	0	0	0	0
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):	-	0	0	0	0	0	0	0
ii)	Bodies Corporate:	-	0	0	0	0	0	0	0
iii)	Any other (Please specify)	-	0	0	0	0	0	0	0
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	-	0	0	0	0	0	0	0
ii)	Foreign Portfolio Investors	-	0	0	0	0	0	0	0
iii)	Financial Institutions/Banks	-	0	0	0	0	0	0	0
iv)	Insurance Companies	-	0	0	0	0	0	0	0
v)	FII belonging to Foreign promoter	-	0	0	0	0	0	0	0
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	0	0	0	0	0	0	0
vii)	Provident Fund/Pension Fund	-	0	0	0	0	0	0	0
viii)	Alternative Investment Fund								
	i) PI Opportunities Fund - I	1	5178081	2.31	517.81	0	0	5060000	2.26
	ii) PI Opportunities Fund - II	1	367347	0.16	36.73	0	0	0	0
	iii) 360 One Special Opportunities Fund - Series 10*	1	268071	0.12	26.81	0	0	0	0
	iv) 360 One Large Value Fund - Series 2*	1	39930	0.02	3.99	0	0	0	0
	v) 360 One Large Value Fund - Series 4*	1	59894	0.03	5.99	0	0	0	0
	vi) 360 One Large Value Fund - Series 11*	1	59894	0.03	5.99	0	0	0	0
	vii) 360 One Large Value Fund - Series 12*	1	79859	0.04	7.99	0	0	0	0
	viii) 360 One Special Opportunities Fund - Series 9*	1	2236025	1.00	223.60	0	0	0	0
	ix) Avendus Future Leaders Fund II**	1	459457	0.21	45.95	0	0	0	0
ix)	Any other (Please specify)	0	0	0	0	0	0	0	0
1.2)	Central Government/ State Government(s)/ President of India	-	0	0	0	0	0	0	0
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	75	642984	0.29	64.30	0	0	0	0
ii)	Individual share capital in excess of Rs. 2 Lacs	23	968556	0.43	96.86	0	0	0	0
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts	1	40000	0.02	4.00	0	0	0	0
	- Non Resident Indian (NRI)	3	30773	0.01	3.08	0	0	0	0
	- Clearing Members	-	0	0	0	0	0	0	0
	- Non Resident Indian Non Repatriable	5	48000	0.02	4.80	0	0	0	0
	- Bodies Corporate	26	1518001	0.68	151.80	971260	0.4341	0	0
	- IEPF	-	0	0	0	0	0	0	0
	- HUF	4	19000	0.01	1.90	0	0	0	0
v)	Any other (Please Specify)- Foreign Corporate Bodies								
	Honey Wheat Investment Limited	1	22030840	9.85	2203.084	0	0	0	0
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	-	0	0	0	0	0	0	0
2.2)	Employee Benefit Trust	-	0	0	0	0	0	0	0
2.3)	Any other (Please specify)	-	0	0	0	0	0	0	0
	Total	154	223723641	100	22372	971260	0.4341	39561550	17.68

Foot Notes:

(i) All holdings, above 1% of the paid up equity, have to be separately disclosed

(ii) Indian Promoters - As defined under Regulation 3(1)(h) of the IRDAI (Registration, Capital Structure, Transfer of Shares and Amalgamation of Insurers) Regulations, 2024

(iii) Where a company is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" Category.

* All the 360 One Special Opportunities Fund - Series & 360 One Large Value Fund - Series entities are treated as Foreign Owned or Control Companies

** Avendus Future Leaders Fund I and Avendus Future Leaders Fund II are treated as foreign investor in terms of IRDAI (Registration, Capital Structure, Transfer of Shares and Amalgamation of Insurers) Regulations, 2024

PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) / INDIAN INVESTOR(S) AS INDICATED AT (A) ABOVE

PART B:

Name of the Indian Promoter / Indian Investor: State Bank of India

(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF	-	0	0	0	0	0	0	0
ii)	Bodies Corporate:	-	0	0	0	0	0	0	0
iii)	Financial Institutions/ Banks	-	0	0	0	0	0	0	0
iv)	Central Government/ State Government(s) / President of India	1	5079775288	56.91867	50797.75	0	0	0	0
v)	Persons acting in concert (Please specify)	-	0	0	0	0	0	0	0
vi)	Any other (Please specify)	-	0	0	0	0	0	0	0
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):	-	0	0	0	0	0	0	0
ii)	Bodies Corporate:	-	0	0	0	0	0	0	0
iii)	Any other (Please specify)	-	0	0	0	0	0	0	0
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	73	1091052202	12.23	10910.52	0	0	0	0
ii)	Venture Capital Funds	0	0	0.00	0.00	0	0	0	0
iii)	Foreign Portfolio Investors Category I	881	858031120	9.61	8580.31	0	0	0	0
iv)	Foreign Portfolio Investors Category II	69	49817776	0.56	498.18	0	0	0	0
v)	Financial Institutions/Banks	55	590765	0.01	5.91	0	0	0	0
vi)	Insurance Companies	43	929971062	10.42	9299.71	0	0	0	0
vii)	FII belonging to Foreign promoter	0	0	0	0.00	0	0	0	0
viii)	FII belonging to Foreign promoter of Indian Promoter (e)	0	0	0	0.00	0	0	0	0
ix)	Provident Fund/Pension Fund	1	123790977	1.39	1237.91	0	0	0	0
x)	Alternate Investment Fund	83	45690519	0.51	456.91	0	0	0	0
xi)	Other Financial Institutions	3	1280310	0.01	12.80	0	0	0	0
xii)	Other Institutions Foreign	89	962420	0.01	9.62	0	0	0	0
xiii)	Sovereign Health Funds	2	11847656	0.13	118.48	0	0	0	0
1.2)	Central Government/ President of India	1	26000	0.00	0.26	0	0	0	0
	State Government	1	1219580	0.01	12.20	0	0	0	0
	Shareholding by Companies or Bodies Corporate where Central/State Government is a promoter	13	228742	0.00	2.29	0	0	0	0
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	3618918	546541634	6.12	5465.42	0	0	0	0
ii)	Individual share capital in excess of Rs. 2 Lacs	37	16819388	0.19	168.19	0	0	0	0
iii)	NBFCs registered with RBI	32	140844	0.00	1.41	0	0	0	0
iv)	Others:								
	- Trusts	233	3037103	0.03	30.37	0	0	0	0
	- Non Resident Indian (NRI)	51167	26389833	0.30	263.90	0	0	0	0
	- Clearing Members	35	97092	0.00	0.97	0	0	0	0
	- Non Resident Indian Non Repatriable	0	0	0	0.00	0	0	0	0
	- Bodies Corporate	8600	46257874	0.52	462.58	0	0	0	0
	- IEPF	0	0	0	0.00	0	0	0	0
v)	Any other (Please Specify)								
	i) Overseas Corporate Bodies	0	0	0	0.00	0	0	0	0
	ii) Foreign Nationals	8	4069	0.00	0.04	0	0	0	0
	iii) FPI (Category - III)	0	0	0	0.00	0	0	0	0
	iv) Foreign Company	5	95292	0.00	0.95	0	0	0	0
	v) Unclaimed or Suspense or Escrow Account	1	542876	0.01	5.43	0	0	0	0
	vi) Resident HUFs	39552	10229407	0.11	102.29	0	0	0	0
	vii) Associate Companies/ Subsidiaries	1	35	0.00	0.00	0	0	0	0
	viii) Directors and their relatives (excluding independent directors and nominee directors)	6	4590	0.00	0.05	0	0	0	0
	ix) Key Managerial Personnel	2	1210	0.00	0.01	0	0	0	0
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	1	80174370	0.90	801.74	0	0	0	0
2.2)	Employee Benefit Trust	-	0	0	0	0	0	0	0
2.3)	Any other (Please specify)	-	0	0	0	0	0	0	0
	Total	3719913	8924620034	100	89246	0	0	0	0

Foot Notes:

- At A.1 and A.2 or Part B above, the names of Individuals and bodies corporate must be specifically and separately mentioned
- Insurers are required to highlight the categories which fall within the purview of Regulation 19(2) of the IRDAI (Registration, Capital Structure, Transfer of shares and Amalgamation of Insurers Regulations, 2024.
- Details of Indian Investors (excluding employees holding under ESOP) have to be provided where the Insurance Company is unlisted.
- Details of Indian Investors, singly and jointly holding more than 1%, have to be provided where the Insurance Company is listed.
Please specify the names of the FIIs, indicating those FIIs which belong to the Group of the Joint Venture Partner / Foreign Investor of the Indian Insurance Company
\$ Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner / Foreign investor of the Indian Insurance Company.

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

FORM NL-10-RESERVES AND SURPLUS SCHEDULE (UNAUDITED)

(₹ in lakhs)

S.No	Particulars	As at 31st December 2024	As at 31st December 2023
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	2,19,644	2,12,227
4	Revaluation Reserve	-	-
5	General Reserves	-	-
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
6	Catastrophe Reserve	-	-
7	Other Reserves	-	-
	Debenture Redemption Reserve	700	-
8	Balance of Profit in Profit & Loss Account	2,23,984	1,63,838
TOTAL		4,44,329	3,76,066

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

FORM NL-11-BORROWINGS SCHEDULE (UNAUDITED)

(₹ in lakhs)

S.No	Particulars	As at 31st December 2024	As at 31st December 2023
1	Non- Convertible Debentures	70,000	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
TOTAL		70,000	-

PERIODIC DISCLOSURES
FORM NL-12 & 12A -INVESTMENT SCHEDULE (UNAUDITED)

(₹ in lakhs)

S.No	Particulars	NL-8		NL-8A		Total	
		Shareholders		Policyholders			
		As at 31st December 2024	As at 31st December 2023	As at 31st December 2024	As at 31st December 2023	As at 31st December 2024	As at 31st December 2023
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	1,05,839	74,419	5,98,166	4,92,795	7,04,006	5,67,214
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	2,17,548	1,50,659	-	-	2,17,548	1,50,659
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	5,003	7,542	3,50,137	2,73,057	3,55,139	2,80,599
	(e) Other Securities	-	-	-	-	-	-
	i) Fixed Deposits	-	-	-	-	-	-
	ii) ETF - Exchange Traded Funds	-	-	-	-	-	-
	iii) AIF - Alternative Investment Funds	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	20,856	12,451	-	-	20,856	12,451
4	Investments in Infrastructure and Housing	37,072	65,377	3,91,613	2,97,850	4,28,685	3,63,227
5	Other than Approved Investments	1,15,122	41,710	6,464	7,478	1,21,586	49,188
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	-	1,463	1,533	3,012	1,533	4,476
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	40,018	-	40,018	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	-	9,500	25,842	12,489	25,842	21,989
	(e) Other Securities	-	-	-	-	-	-
	i) Fixed Deposits	-	-	-	-	-	-
	ii) Certificate of Deposits	-	-	-	-	-	-
	iii) Commercial Papers	-	-	-	-	-	-
	iv) ETF - Exchange Traded Funds	-	-	-	-	-	-
	iv) AIF - Alternative Investment Funds	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
	(h) Reverse Repo in Government securities	-	-	63,999	15,998	63,999	15,998
4	Investments in Infrastructure and Housing	1	1,005	88,024	11,581	88,025	12,586
5	Other than Approved Investments	-	479	1,006	-	1,006	479
	GRAND TOTAL	5,01,441	3,64,606	15,66,802	11,14,261	20,68,244	14,78,867

A) Aggregate value of Investments other than Listed Equity Securities and Derivative Instruments

Particulars	Shareholders		Policyholders		Total	
	As at 31st December 2024	As at 31st December 2023	As at 31st December 2024	As at 31st December 2023	As at 31st December 2024	As at 31st December 2023
	(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)
Long Term Investments--						
Book Value	1,48,863	1,35,954	13,46,380	10,71,180	14,95,243	12,07,135
Market Value	1,54,698	1,36,410	13,60,296	10,61,870	15,14,994	11,98,280
Short Term Investments--						
Book Value	1	12,488	2,20,405	43,080	2,20,406	55,568
Market Value	0	12,377	2,19,517	42,961	2,19,518	55,338

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES**FORM NL-13-LOANS SCHEDULE (UNAUDITED)**

(₹ in lakhs)

S.No	Particulars	As at 31st December 2024	As at 31st December 2023
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loan against policies		
	(f) Others	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

FORM NL-14-FIXED ASSETS SCHEDULE (UNAUDITED)

(₹ in lakhs)

Particulars	Cost/ Gross Block				Depreciation			Net Block	
	Opening	Additions	Deductions	As at 31st December 2024	Up to Last	For the period ended	On Sales/ Adjustments	As at 31st December 2024	As at 31st December 2024
Goodwill	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
Intangibles (Software)	49,406	6,586	-	55,993	38,086	5,125	-	43,210	12,782
	(40,894)	(5,159)	-	(46,053)	(32,541)	(4,181)	-	(36,722)	(9,331)
Land-Freehold	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
Leasehold Improvements	6,569	232	27	6,774	4,992	408	27	5,374	1,401
	(5,787)	(409)	(15)	(6,180)	(4,474)	(397)	(15)	(4,856)	(1,324)
Buildings	10,495	34	-	10,530	444	132	-	576	9,953
	(10,495)	-	-	(10,495)	(269)	(132)	-	(401)	(10,095)
Furniture & Fittings	2,152	145	32	2,266	1,822	198	31	1,990	276
	(2,002)	(129)	(51)	(2,080)	(1,580)	(204)	(49)	(1,735)	(345)
Information Technology Equipment	14,417	1,912	767	15,562	12,661	1,024	763	12,922	2,641
	(13,935)	(797)	(659)	(14,074)	(12,218)	(887)	(658)	(12,446)	(1,628)
Vehicles	22	-	-	22	22	-	-	22	(0)
	(22)	-	-	(22)	(22)	-	-	(22)	0
Office Equipment	3,646	236	116	3,766	2,924	299	116	3,108	658
	(3,300)	(372)	(111)	(3,561)	(2,480)	(477)	(110)	(2,847)	(714)
Others	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
TOTAL	86,707	9,147	941	94,912	60,951	7,187	936	67,202	27,711
	(76,435)	(6,866)	(836)	(82,465)	(53,583)	(6,278)	(833)	(59,028)	(23,435)
Work in progress	1,435	1,410	1,877	968	-	-	-	-	968
	(2,833)	(1,073)	(840)	(3,066)	-	-	-	-	(3,066)
Grand Total	88,142	10,557	2,819	95,880	60,951	7,187	936	67,202	28,680
	(79,268)	(7,938)	(1,675)	(85,531)	(53,583)	(6,278)	(833)	(59,028)	(26,503)

(Figures in bracket pertains to Previous Year)

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

FORM NL-15-CASH AND BANK BALANCE SCHEDULE (UNAUDITED)

(₹ in lakhs)

S.No	Particulars	As at 31st December 2024	As at 31st December 2023
1	Cash (including cheques, drafts and stamps)	781	889
2	Bank Balances	-	-
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	25	25
	(b) Current Accounts	12,486	10,413
	(c) Others	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	13,292	11,327
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	Cash and Bank Balances		
	In India	13,292	11,327
	Outside India	-	-

* Cheques on hand amount to Rs. 297Lakhs (Previous Period : Rs. 357 Lakhs)

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE (UNAUDITED)

			(₹ in lakhs)
S.No	Particulars	As at 31st December 2024	As at 31st December 2023
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	4,230	3,922
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	780	1,276
6	Goods & Service tax credit	-	-
7	Security Deposits	1,765	1,227
8	Others		
	(a) Advances to Vendors and other parties	3,311	1,016
	(b) Statutory Deposit towards filing Appeal	2,744	2,328
	(c) Advances to Employees	149	61
	TOTAL (A)	12,979	9,829
	OTHER ASSETS		
1	Income accrued on investments	41,967	36,284
2	Outstanding Premiums	1,33,740	1,27,260
	Less : Provision for doubtful debts receivable	(2,946)	(2,992)
3	Agents' Balances	94	58
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	27,916	41,031
6	Due from subsidiaries/ holding	-	-
7	Investments held for Unclaimed Amount of Policyholders	1,000	1,000
8	Investment income accrued on unclaimed amount of Policyholders	92	14
9	Others		
	(a) Income Accrued on Deposits with Bank	6	4
	(b) Contracts for Sale of Securities	5,335	3,624
	(c) Other	-	92
	TOTAL (B)	2,07,204	2,06,375
	TOTAL (A+B)	2,20,183	2,16,204

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

FORM NL-17-CURRENT LIABILITIES SCHEDULE (UNAUDITED)

(₹ in lakhs)

S.No	Particulars	As at 31st December 2024	As at 31st December 2023
1	Agents' Balances	22,706	34,119
2	Balances due to other insurance companies	1,51,655	53,750
3	Deposits held on re-insurance ceded	59,833	3,083
4	Premiums received in advance		
	(a) For Long term policies(Note 1)	91,370	62,179
	(b) for Other Policies	2,952	2,894
5	Unallocated Premium	27,790	15,639
6	Sundry creditors	7,786	3,709
7	Due to subsidiaries/ holding company	1,096	2,359
8	Claims Outstanding	8,67,866	6,42,258
9	Due to Officers/ Directors	-	-
10	Unclaimed amount of policy holders	398	562
11	Interest accrued on unclaimed amount	86	68
12	Goods and Service Tax - Liability (Net)	4,694	5,353
13	Interest Payable on Debentures	4,967	-
14	Others		
	(a) Contracts For Purchase of Securities	7,219	4,713
	(b) Security Deposit From Others	5	4
	(c) Salary Payable	5,445	4,436
	(d) Statutory Dues	3,185	3,067
TOTAL		12,59,053	8,38,193

Note:

- Long term policies are policies with more than one year tenure
- Details of unclaimed amounts and Investment Income to be submitted as below

Details of unclaimed amounts and Investment Income thereon (Amount in Rs. Lakhs)		
Particulars	As at 31st December 2024	As at 31st December 2023
Opening Balance	501	553
Add: Amount transferred to unclaimed amount	69	483
Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders	-	-
Add: Investment Income	14	12
Less: Amount paid during the year	92	414
Less: Transferred to SCWF	7	5
Closing Balance of Unclaimed Amount	485	630

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

FORM NL-18-PROVISIONS SCHEDULE (UNAUDITED)

			(₹ in lakhs)
S.No	Particulars	As at 31st December 2024	As at 31st December 2023
1	Reserve for Unearned Premium Reserve	4,89,956	4,56,627
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	5,140	-
4	For Employee Benefits		
	i) For Gratuity	805	1,435
	ii) For Leave Entitlement	1,250	1,083
	iii) For Long Term Performance pay	502	553
5	Others - Provision of Expenses	13,388	7,890
TOTAL		5,11,041	4,67,588

SBI General Insurance Company Limited
Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

FORM NL-19-MISCELLANEOUS EXPENDITURE SCHEDULE (UNAUDITED)

(₹ in lakhs)

S.No	Particulars	As at 31st December 2024	As at 31st December 2023
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
Total		-	-

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

FORM NL-20 - ANALYTICAL RATIOS (UNAUDITED)

Analytical Ratios for Non-Life companies as at 31st December 2024

S.No.	Particular	For the quarter ended 31st December 2024	For the period ended 31st December 2024	For the quarter ended 31st December 2023	For the period ended 31st December 2023
1	Gross Premium Growth Rate	(0.17%)	10.46%	47.62%	23.40%
2	Gross Premium to Networth Ratio	0.60	2.02	0.71	2.14
3	Growth rate of Net Worth	17.17%	17.17%	32.60%	32.60%
4	Net Retention Ratio	67.14%	62.98%	66.50%	64.47%
5	Net Commission Ratio	14.72%	10.21%	9.93%	7.93%
6	Expense of Management to Gross Direct Premium Ratio	30.09%	26.31%	28.31%	23.24%
7	Expense of Management to Net Written Premium	33.08%	27.44%	25.81%	23.16%
8	Net Incurred Claims to Net Earned premium	80.72%	84.28%	85.83%	88.01%
9	Claims paid to claims provisions	25.01%	25.01%	5.26%	30.06%
10	Combined ratio	113.80%	111.72%	111.64%	111.18%
11	Investment income ratio	1.80%	7.17%	2.35%	6.29%
12	Technical Reserves to Net Premium Ratio	6.96	2.25	5.73	1.98
13	Underwriting Balance Ratio	(0.10)	(0.10)	(0.14)	(0.14)
14	Operating Profit Ratio	2.39%	2.40%	(2.43%)	(2.05%)
15	Liquid Assets to Liabilities Ratio	0.15	0.15	0.06	0.06
16	Net Earning Ratio	4.61%	8.35%	3.91%	2.42%
17	Return on Net Worth Ratio	1.92%	10.79%	1.88%	3.39%
18	Available Solvency Margin to Required Solvency Margin Ratio	2.12	2.12	1.97	1.97
19	NPA Ratio				
	Gross NPA Ratio	N.A.	N.A.	N.A.	N.A.
	Net NPA Ratio	N.A.	N.A.	N.A.	N.A.
20	Debt Equity Ratio	N.A.	N.A.	N.A.	N.A.
21	Debt Service Coverage Ratio	N.A.	N.A.	N.A.	N.A.
22	Interest Service Coverage Ratio	N.A.	N.A.	N.A.	N.A.
23	Earnings per share	4.02	22.52	3.37	6.14
24	Book value per share	208.61	208.61	179.11	179.11

PERIODIC DISCLOSURES
SEGMENT REPORTING UPTO THE PERIOD ENDED 31st DECEMBER 2024

Segments Upto the quarter ended on 31st December 2024	Gross Direct Premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Expense of Management to Gross Direct Premium Ratio	Expense of Management to Net Written Premium Ratio	Net Incurred Claims to Net Earned Premium	Claims paid to claims provisions	Combined Ratio	Technical Reserves to net premium ratio	Underwriting balance ratio
Fire										
Current Period	-10.7%	32.0%	-26.6%	15.3%	54.7%	65.2%	24.4%	119.8%	4.12	0.47
Previous Period	10.2%	27.6%	-45.9%	16.3%	-30.6%	99.6%	18.3%	69.0%	3.92	0.38
Marine Cargo										
Current Period	23.3%	68.2%	23.0%	28.1%	38.9%	107.1%	18.3%	146.0%	3.15	-0.53
Previous Period	-4.9%	76.0%	19.4%	26.7%	33.2%	177.6%	22.9%	210.8%	2.93	-1.14
Marine Hull										
Current Period	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.00	0.00
Previous Period	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.00	0.00
Total Marine										
Current Period	23.3%	68.2%	23.0%	28.1%	38.9%	107.1%	18.3%	146.0%	3.15	-0.53
Previous Period	-4.9%	76.0%	19.4%	26.7%	33.2%	177.6%	22.9%	210.8%	2.93	-1.14
Motor OD										
Current Period	25.3%	72.8%	45.1%	49.4%	67.9%	79.8%	60.0%	147.6%	1.09	-0.35
Previous Period	48.6%	82.4%	38.7%	47.0%	52.6%	74.1%	49.3%	126.7%	1.04	-0.57
Motor TP										
Current Period	53.3%	74.6%	26.0%	35.7%	47.9%	87.5%	14.6%	135.4%	4.18	-0.26
Previous Period	13.8%	84.5%	19.0%	31.0%	32.7%	95.1%	17.6%	127.8%	4.22	-0.46
Total Motor										
Current Period	39.4%	73.8%	34.4%	41.9%	56.7%	84.0%	18.7%	140.7%	2.82	-0.30
Previous Period	28.8%	83.4%	28.7%	38.9%	42.5%	84.9%	20.5%	127.3%	2.66	-0.51
WC/ Employer's liability										
Current Period	31.2%	75.6%	15.3%	29.2%	38.7%	138.6%	46.8%	177.3%	2.73	-0.76
Previous Period	20.6%	52.9%	9.9%	25.5%	22.9%	122.3%	70.3%	145.3%	2.66	-0.47
Public/ Product Liability										
Current Period	-15.1%	45.0%	7.0%	24.5%	52.4%	95.4%	67.9%	147.8%	2.27	-0.36
Previous Period	73.0%	28.1%	-29.8%	15.7%	-14.9%	47.7%	6.7%	32.7%	2.20	0.68
Engineering										
Current Period	19.7%	20.3%	-31.4%	16.0%	78.4%	58.5%	12.1%	136.9%	2.82	0.57
Previous Period	81.0%	19.4%	-26.3%	12.6%	-10.6%	148.0%	32.2%	137.4%	2.83	-0.34
Aviation										
Current Period	19.7%	0.4%	0.0%	0.0%	0.0%	69.1%	0.0%	69.1%	20.56	-27.83
Previous Period	-225.1%	0.0%	0.0%	8.9%	0.0%	0.0%	0.0%	0.0%	0.00	72.42
Personal Accident										
Current Period	5.9%	55.6%	-20.6%	19.7%	35.4%	46.2%	47.2%	81.5%	2.62	0.57
Previous Period	16.6%	93.2%	11.5%	24.4%	25.1%	53.0%	86.3%	78.0%	1.60	0.18
Health										
Current Period	9.3%	90.3%	3.2%	26.7%	27.4%	97.8%	45.7%	125.2%	1.20	-0.17
Previous Period	34.3%	85.0%	2.0%	25.7%	17.9%	101.0%	52.2%	118.9%	1.27	-0.18
Travel Insurance										
Current Period	9.4%	96.0%	16.8%	13.5%	14.0%	96.0%	62.3%	110.0%	2.87	-0.09
Previous Period	-61.8%	96.0%	6.4%	22.1%	22.3%	77.7%	0.0%	100.1%	2.31	0.00
Total Health										
Current Period	8.2%	80.0%	-1.7%	24.5%	29.1%	84.7%	46.6%	113.8%	1.49	0.02
Previous Period	28.0%	87.5%	5.1%	25.3%	20.2%	87.5%	73.9%	107.7%	1.38	-0.08
Crop Insurance										
Current Period	-5.4%	40.4%	-6.6%	8.8%	21.8%	92.1%	40.2%	113.9%	1.93	-0.07
Previous Period	20.3%	39.6%	-7.1%	7.3%	11.3%	90.9%	37.1%	102.2%	1.14	-0.02
Others										
Current Period	8.2%	62.2%	3.3%	31.0%	49.8%	71.1%	32.4%	120.9%	1.89	0.07
Previous Period	12.4%	64.9%	10.7%	29.8%	32.7%	34.9%	13.0%	67.6%	1.65	0.34
Total Miscellaneous										
Current Period	14.3%	67.4%	12.6%	27.6%	40.2%	85.1%	25.2%	125.3%	2.12	-0.12
Previous Period	26.6%	71.3%	11.7%	24.5%	27.0%	86.3%	31.5%	113.3%	1.82	-0.17
Total										
Current Period	10.5%	63.0%	10.2%	26.3%	27.4%	84.3%	25.0%	111.7%	2.25	-0.10
Previous Period	23.4%	64.5%	7.9%	23.2%	23.2%	88.0%	30.1%	111.2%	1.98	-0.14