

## FORM NL-5-CLAIMS SCHEDULE

## CLAIMS INCURRED [NET]

(₹ '000)

For The Quarter Ended June 30, 2018	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For The Quarter Ended June 30, 2018	
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Crop	Others	Total	Grand Total
<b>Direct claims</b>	<b>56,807</b>	<b>57,137</b>	-	<b>5,47,602</b>	<b>2,32,951</b>	<b>313</b>	<b>83,714</b>	<b>1,88,167</b>	-	<b>3,133</b>	-	-	<b>15,27,385</b>	<b>37,536</b>	<b>26,20,801</b>	<b>27,34,745</b>
Add Claims Outstanding at the end of the period *	2,74,710	24,024	-	5,80,665	53,40,469	14,751	1,81,772	1,67,297	1,315	27,297	-	-	8,28,442	2,17,674	73,59,682	76,58,416
Less Claims Outstanding at the beginning of the period *	2,40,603	23,318	122	4,50,039	49,07,704	13,438	1,92,243	1,34,540	1,884	27,847	-	-	10,11,004	2,05,156	69,43,855	72,07,898
<b>Gross Incurred Claims</b>	<b>90,914</b>	<b>57,843</b>	<b>(122)</b>	<b>6,78,228</b>	<b>6,65,716</b>	<b>1,626</b>	<b>73,243</b>	<b>2,20,924</b>	<b>(569)</b>	<b>2,583</b>	-	-	<b>13,44,823</b>	<b>50,054</b>	<b>30,36,628</b>	<b>31,85,263</b>
Add :Re-insurance accepted to direct claims	210	-	-	-	-	-	-	-	-	99	-	-	-	-	99	309
Less :Re-insurance Ceded to claims paid	23,336	50,761	-	27,547	14,860	16	16,801	9,487	-	1,051	-	-	13,50,599	2,732	14,23,093	14,97,190
<b>Total Claims Incurred</b>	<b>67,788</b>	<b>7,082</b>	<b>(122)</b>	<b>6,50,681</b>	<b>6,50,856</b>	<b>1,610</b>	<b>56,442</b>	<b>2,11,437</b>	<b>(569)</b>	<b>1,631</b>	-	-	<b>(5,776)</b>	<b>47,322</b>	<b>16,13,634</b>	<b>16,88,382</b>

\* In accordance with the Format Claim outstanding is furnished on Net basis

(₹ '000)

Upto The Quarter Ended June 30, 2018	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Upto The Quarter Ended June 30, 2018	
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Crop	Others	Total	Grand Total
<b>Direct claims</b>	<b>56,807</b>	<b>57,137</b>	-	<b>5,47,602</b>	<b>2,32,951</b>	<b>313</b>	<b>83,714</b>	<b>1,88,167</b>	-	<b>3,133</b>	-	-	<b>15,27,385</b>	<b>37,536</b>	<b>26,20,801</b>	<b>27,34,745</b>
Add Claims Outstanding at the end of the period *	2,74,710	24,024	-	5,80,665	53,40,469	14,751	1,81,772	1,67,297	1,315	27,297	-	-	8,28,442	2,17,674	73,59,682	76,58,416
Less Claims Outstanding at the beginning of the period *	2,40,603	23,318	122	4,50,039	49,07,704	13,438	1,92,243	1,34,540	1,884	27,847	-	-	10,11,004	2,05,156	69,43,855	72,07,898
<b>Gross Incurred Claims</b>	<b>90,914</b>	<b>57,843</b>	<b>(122)</b>	<b>6,78,228</b>	<b>6,65,716</b>	<b>1,626</b>	<b>73,243</b>	<b>2,20,924</b>	<b>(569)</b>	<b>2,583</b>	-	-	<b>13,44,823</b>	<b>50,054</b>	<b>30,36,628</b>	<b>31,85,263</b>
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				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Crop	Others	Total	Grand Total
<b>Direct claims</b>	<b>1,34,073</b>	<b>20,264</b>	<b>174</b>	<b>4,70,590</b>	<b>2,46,018</b>	<b>870</b>	<b>67,203</b>	<b>1,76,736</b>	-	<b>20,893</b>	-	-	<b>13,78,079</b>	<b>84,700</b>	<b>24,45,089</b>	<b>25,99,600</b>
Add Claims Outstanding at the end of the period *	3,61,367	16,849	97	1,76,699	41,34,766	3,974	53,439	76,839	200	(3,116)	-	472	4,66,277	1,46,571	50,56,121	54,34,434
Less Claims Outstanding at the beginning of the period *	2,64,164	17,314	-	1,57,937	41,59,951	3,929	47,269	49,058	200	6,458	-	472	6,72,993	1,23,334	52,21,601	55,03,079
<b>Gross Incurred Claims</b>	<b>2,31,276</b>	<b>19,799</b>	<b>271</b>	<b>4,89,352</b>	<b>2,20,833</b>	<b>915</b>	<b>73,373</b>	<b>2,04,517</b>	-	<b>11,319</b>	-	-	<b>11,71,363</b>	<b>1,07,937</b>	<b>22,79,609</b>	<b>25,30,955</b>
Add :Re-insurance accepted to direct claims	124	-	-	-	-	-	-	-	-	101	-	-	-	-	101	225
Less :Re-insurance Ceded to claims paid	1,53,848	11,118	174	32,801	10,629	44	11,708	8,923	-	7,957	-	-	11,71,367	34,061	12,77,490	14,42,630
<b>Total Claims Incurred</b>	<b>77,552</b>	<b>8,681</b>	<b>97</b>	<b>4,56,551</b>	<b>2,10,204</b>	<b>871</b>	<b>61,665</b>	<b>1,95,594</b>	-	<b>3,463</b>	-	-	<b>(4)</b>	<b>73,876</b>	<b>10,02,220</b>	<b>10,88,550</b>

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## Notes:

- Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.
- Claims includes specific claims settlement cost but not expenses of management
- The surveyor fees, legal and other expenses shall also form part of claims cost.
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.