

FORM NL-5-CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

For The Quarter Ended June 30, 2019	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												For The Quarter Ended June 30, 2019	
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Crop	Others	Total	Grand Total	
Direct claims	44,369	16,576	319	6,12,947	2,39,866	633	61,933	2,64,779	-	3,900	-	-	19,46,972	44,066	31,75,096	32,36,360	
Add Claims Outstanding at the end of the year *	3,80,100	29,249	28	5,18,603	72,99,305	15,920	2,66,034	1,61,828	2,518	63,499	-	-	7,35,512	2,20,085	92,83,304	96,92,681	
Less Claims Outstanding at the beginning of the year *	3,20,605	24,432	27	4,07,518	67,64,302	15,115	2,05,908	1,36,194	2,428	67,958	-	-	12,10,328	2,12,284	90,22,035	93,67,099	
Gross Incurred Claims	1,03,864	21,393	320	7,24,032	7,74,869	1,438	1,22,059	2,90,413	90	(559)	-	-	14,72,156	51,867	34,36,365	35,61,942	
Add :Re-insurance accepted to direct claims	(114)	-	-	-	-	-	-	-	-	(27)	-	-	-	-	(27)	(141)	
Less :Re-insurance Ceded to claims paid	28,861	10,428	317	48,079	16,604	32	11,774	13,252	-	3,315	-	-	14,72,156	17,565	15,82,777	16,22,383	
Total Claims Incurred	74,889	10,965	3	6,75,953	7,58,265	1,406	1,10,285	2,77,161	90	(3,901)	-	-	-	34,302	18,53,561	19,39,418	

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

Up to The Quarter Ended June 30, 2019	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												Up to The Quarter Ended June 30, 2019	
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(₹ '000)

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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
Direct claims	56,807	57,137	-	5,47,602	2,32,951	313	83,714	1,88,167	-	3,133	-	-	15,27,385	37,536	26,20,801	27,34,745
Add Claims Outstanding at the end of the year *	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 year *	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
Gross Incurred Claims	90,914	57,843	(122)	6,78,228	6,65,716	1,626	73,243	2,20,924	(569)	2,583	-	-	13,44,823	50,054	30,36,628	31,85,263
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
Total Claims Incurred	67,788	7,082	(122)	6,50,681	6,50,856	1,610	56,442	2,11,437	(569)	1,631	-	-	(5,776)	47,322	16,13,634	16,88,382

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(₹ '000)

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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.