

FORM NL-5-CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(₹ '000)

For The Quarter Ended June 30, 2020	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												For The Quarter Ended June 30, 2020
				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>	1,79,932	3,934	-	3,38,248	32,765	33	29,559	1,81,898	-	905	-	-	1,43,581	42,472	7,69,461	9,53,327
Add Claims Outstanding at the end of the year *	5,19,580	28,722	26	8,67,753	1,02,39,234	18,626	6,77,695	3,16,339	3,171	44,729	-	-	8,38,239	2,30,435	1,32,36,221	1,37,84,549
Less Claims Outstanding at the beginning of the year *	3,66,796	23,302	19	5,73,632	93,00,971	17,277	4,76,279	1,83,704	2,781	43,219	-	-	8,69,827	2,26,714	1,16,94,404	1,20,84,521
<b>Gross Incurred Claims</b>	<b>3,32,716</b>	<b>9,354</b>	<b>7</b>	<b>6,32,369</b>	<b>9,71,028</b>	<b>1,382</b>	<b>2,30,975</b>	<b>3,14,533</b>	<b>390</b>	<b>2,415</b>	-	-	<b>1,11,993</b>	<b>46,193</b>	<b>23,11,278</b>	<b>26,53,355</b>
Add :Re-insurance accepted to direct claims	2	-	-	-	-	-	-	-	-	9	-	-	-	-	9	11
Less :Re-insurance Ceded to claims paid	96,753	2,431	-	17,492	1,542	2	4,036	9,231	-	692	-	-	1,11,993	12,514	1,57,502	2,56,686
<b>Total Claims Incurred</b>	<b>2,35,965</b>	<b>6,923</b>	<b>7</b>	<b>6,14,877</b>	<b>9,69,486</b>	<b>1,380</b>	<b>2,26,939</b>	<b>3,05,302</b>	<b>390</b>	<b>1,732</b>	-	-	-	<b>33,679</b>	<b>21,53,785</b>	<b>23,96,680</b>

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

(₹ '000)

Up to The Quarter Ended June 30, 2020	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												Up to The Quarter Ended June 30, 2020
				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>	1,79,932	3,934	-	3,38,248	32,765	33	29,559	1,81,898	-	905	-	-	1,43,581	42,472	7,69,461	9,53,327
Add Claims Outstanding at the end of the year *	5,19,580	28,722	26	8,67,753	1,02,39,234	18,626	6,77,695	3,16,339	3,171	44,729	-	-	8,38,239	2,30,435	1,32,36,221	1,37,84,549
Less Claims Outstanding at the beginning of the year *	3,66,796	23,302	19	5,73,632	93,00,971	17,277	4,76,279	1,83,704	2,781	43,219	-	-	8,69,827	2,26,714	1,16,94,404	1,20,84,521
<b>Gross Incurred Claims</b>	<b>3,32,716</b>	<b>9,354</b>	<b>7</b>	<b>6,32,369</b>	<b>9,71,028</b>	<b>1,382</b>	<b>2,30,975</b>	<b>3,14,533</b>	<b>390</b>	<b>2,415</b>	-	-	<b>1,11,993</b>	<b>46,193</b>	<b>23,11,278</b>	<b>26,53,355</b>
Add :Re-insurance accepted to direct claims	2	-	-	-	-	-	-	-	-	9	-	-	-	-	9	11
Less :Re-insurance Ceded to claims paid	96,753	2,431	-	17,492	1,542	2	4,036	9,231	-	692	-	-	1,11,993	12,514	1,57,502	2,56,686
<b>Total Claims Incurred</b>	<b>2,35,965</b>	<b>6,923</b>	<b>7</b>	<b>6,14,877</b>	<b>9,69,486</b>	<b>1,380</b>	<b>2,26,939</b>	<b>3,05,302</b>	<b>390</b>	<b>1,732</b>	-	-	-	<b>33,679</b>	<b>21,53,785</b>	<b>23,96,680</b>

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

FORM NL-5-CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(₹ '000)

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
<b>Direct claims</b>	<b>44,369</b>	<b>16,576</b>	<b>319</b>	<b>6,12,947</b>	<b>2,39,866</b>	<b>633</b>	<b>61,933</b>	<b>2,64,779</b>	-	<b>3,900</b>	-	-	<b>19,46,972</b>	<b>44,066</b>	<b>31,75,096</b>	<b>32,36,360</b>
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
<b>Gross Incurred Claims</b>	<b>1,03,864</b>	<b>21,393</b>	<b>320</b>	<b>7,24,032</b>	<b>7,74,869</b>	<b>1,438</b>	<b>1,22,059</b>	<b>2,90,413</b>	<b>90</b>	<b>(559)</b>	-	-	<b>14,72,156</b>	<b>51,867</b>	<b>34,36,365</b>	<b>35,61,942</b>
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
<b>Total Claims Incurred</b>	<b>74,889</b>	<b>10,965</b>	<b>3</b>	<b>6,75,953</b>	<b>7,58,265</b>	<b>1,406</b>	<b>1,10,285</b>	<b>2,77,161</b>	<b>90</b>	<b>(3,901)</b>	-	-	-	<b>34,302</b>	<b>18,53,561</b>	<b>19,39,418</b>

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

(₹ '000)

Up to The Quarter Ended June 30, 2019	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up to 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
<b>Direct claims</b>	<b>44,369</b>	<b>16,576</b>	<b>319</b>	<b>6,12,947</b>	<b>2,39,866</b>	<b>633</b>	<b>61,933</b>	<b>2,64,779</b>	-	<b>3,900</b>	-	-	<b>19,46,972</b>	<b>44,066</b>	<b>31,75,096</b>	<b>32,36,360</b>
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
<b>Gross Incurred Claims</b>	<b>1,03,864</b>	<b>21,393</b>	<b>320</b>	<b>7,24,032</b>	<b>7,74,869</b>	<b>1,438</b>	<b>1,22,059</b>	<b>2,90,413</b>	<b>90</b>	<b>(559)</b>	-	-	<b>14,72,156</b>	<b>51,867</b>	<b>34,36,365</b>	<b>35,61,942</b>
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
<b>Total Claims Incurred</b>	<b>74,889</b>	<b>10,965</b>	<b>3</b>	<b>6,75,953</b>	<b>7,58,265</b>	<b>1,406</b>	<b>1,10,285</b>	<b>2,77,161</b>	<b>90</b>	<b>(3,901)</b>	-	-	-	<b>34,302</b>	<b>18,53,561</b>	<b>19,39,418</b>

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

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.