

## FORM NL-5-CLAIMS SCHEDULE

## CLAIMS INCURRED [NET]

(₹ '000)

For The Quarter Ended March 31, 2020	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												For The Quarter Ended March 31, 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>	<b>1,68,889</b>	<b>55,695</b>	-	<b>8,27,325</b>	<b>3,44,094</b>	<b>230</b>	<b>70,953</b>	<b>3,37,251</b>	-	<b>6,089</b>	-	-	<b>18,53,839</b>	<b>26,418</b>	<b>34,66,199</b>	<b>36,90,783</b>
Add Claims Outstanding at the end of the year *	(85,520)	(13,506)	(12)	3,898	7,58,283	2,411	1,53,243	(6,184)	772	(57,597)	-	-	(9,71,666)	(34,913)	(1,51,753)	(2,50,791)
Less Claims Outstanding at the beginning of the year *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Gross Incurred Claims</b>	<b>83,369</b>	<b>42,189</b>	<b>(12)</b>	<b>8,31,223</b>	<b>11,02,377</b>	<b>2,641</b>	<b>2,24,196</b>	<b>3,31,067</b>	<b>772</b>	<b>(51,508)</b>	-	-	<b>8,82,173</b>	<b>(8,495)</b>	<b>33,14,446</b>	<b>34,39,992</b>
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	3	-	-	-	-	3	3
Less :Re-insurance Ceded to claims paid	93,658	40,398	-	41,537	17,824	11	13,997	92,153	-	2,524	-	-	15,04,873	2,192	16,75,111	18,09,167
<b>Total Claims Incurred</b>	<b>(10,289)</b>	<b>1,791</b>	<b>(12)</b>	<b>7,89,686</b>	<b>10,84,553</b>	<b>2,630</b>	<b>2,10,199</b>	<b>2,38,914</b>	<b>772</b>	<b>(54,029)</b>	-	-	<b>(6,22,700)</b>	<b>(10,687)</b>	<b>16,39,338</b>	<b>16,30,828</b>

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

(₹ '000)

Up to The Quarter Ended March 31, 2020	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												Up to The Quarter Ended March 31, 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>	<b>3,85,509</b>	<b>99,210</b>	<b>319</b>	<b>30,26,637</b>	<b>10,66,258</b>	<b>2,067</b>	<b>2,75,684</b>	<b>12,39,838</b>	<b>51</b>	<b>15,621</b>	-	-	<b>66,21,735</b>	<b>1,65,187</b>	<b>1,24,13,078</b>	<b>1,28,98,116</b>
Add Claims Outstanding at the end 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
Less Claims Outstanding at the beginning of the year *	3,20,604	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	93,67,098
<b>Gross Incurred Claims</b>	<b>4,31,701</b>	<b>98,080</b>	<b>311</b>	<b>31,92,751</b>	<b>36,02,927</b>	<b>4,229</b>	<b>5,46,055</b>	<b>12,87,348</b>	<b>404</b>	<b>(9,118)</b>	-	-	<b>62,81,234</b>	<b>1,79,617</b>	<b>1,50,85,447</b>	<b>1,56,15,539</b>
Add :Re-insurance accepted to direct claims	35	-	-	-	-	-	-	-	-	30	-	-	-	-	30	65
Less :Re-insurance Ceded to claims paid	1,82,744	62,943	317	1,75,683	62,821	103	58,503	2,13,161	3	9,656	-	-	51,77,165	37,095	57,34,190	59,80,194
<b>Total Claims Incurred</b>	<b>2,48,992</b>	<b>35,137</b>	<b>(6)</b>	<b>30,17,068</b>	<b>35,40,106</b>	<b>4,126</b>	<b>4,87,552</b>	<b>10,74,187</b>	<b>401</b>	<b>(18,744)</b>	-	-	<b>11,04,069</b>	<b>1,42,522</b>	<b>93,51,287</b>	<b>96,35,410</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.

## FORM NL-5-CLAIMS SCHEDULE

## CLAIMS INCURRED [NET]

For The Quarter Ended March 31, 2021	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												(₹ '000)	
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Crop	Others	Total	For The Quarter Ended March 31, 2021	
																Grand Total	
<b>Direct claims</b>	<b>63,325</b>	<b>25,915</b>	-	<b>13,32,116</b>	<b>2,47,689</b>	<b>426</b>	<b>4,40,157</b>	<b>7,96,792</b>	-	<b>7,402</b>	-	-	<b>19,52,479</b>	<b>44,807</b>	<b>48,21,868</b>	<b>49,11,108</b>	
Add Claims Outstanding at the end of the year *	(57,640)	12,346	(2,612)	(2,22,243)	1,34,335	(2,346)	2,95,972	(2,32,439)	(4,271)	(5,945)	-	1	4,84,259	(2,210)	4,45,113	3,97,207	
Less Claims Outstanding at the beginning of the year *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Gross Incurred Claims</b>	<b>5,685</b>	<b>38,261</b>	<b>(2,612)</b>	<b>11,09,873</b>	<b>3,82,024</b>	<b>(1,920)</b>	<b>7,36,129</b>	<b>5,64,353</b>	<b>(4,271)</b>	<b>1,457</b>	-	<b>1</b>	<b>24,36,738</b>	<b>42,597</b>	<b>52,66,981</b>	<b>53,08,315</b>	
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	18	-	-	-	-	-	18	
Less :Re-insurance Ceded to claims paid	25,149	18,570	-	9,47,827	1,61,466	21	65,528	39,876	-	6,778	-	-	15,23,711	11,357	27,56,564	28,00,283	
<b>Total Claims Incurred</b>	<b>(19,464)</b>	<b>19,691</b>	<b>(2,612)</b>	<b>1,62,046</b>	<b>2,20,558</b>	<b>(1,941)</b>	<b>6,70,601</b>	<b>5,24,477</b>	<b>(4,271)</b>	<b>(5,303)</b>	-	<b>1</b>	<b>9,13,027</b>	<b>31,240</b>	<b>25,10,435</b>	<b>25,08,050</b>	

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

Up to The Quarter Ended March 31, 2021	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												(₹ '000)	
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Crop	Others	Total	Up to The Quarter Ended March 31, 2021	
																Grand Total	
<b>Direct claims</b>	<b>5,28,602</b>	<b>77,926</b>	-	<b>35,69,148</b>	<b>6,56,989</b>	<b>749</b>	<b>8,58,683</b>	<b>19,56,923</b>	-	<b>19,286</b>	-	-	<b>32,56,617</b>	<b>1,49,411</b>	<b>1,04,67,806</b>	<b>1,10,74,334</b>	
Add Claims Outstanding at the end of the year *	4,97,615	37,871	406	9,13,393	1,17,82,015	18,409	12,58,699	3,23,757	4,588	52,669	-	1	21,17,494	3,22,604	1,67,93,629	1,73,29,521	
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>6,59,421</b>	<b>92,495</b>	<b>387</b>	<b>39,08,909</b>	<b>31,38,033</b>	<b>1,881</b>	<b>16,41,103</b>	<b>20,96,976</b>	<b>1,807</b>	<b>28,736</b>	-	<b>1</b>	<b>45,04,284</b>	<b>2,45,301</b>	<b>1,55,67,031</b>	<b>1,63,19,334</b>	
Add :Re-insurance accepted to direct claims	190	-	-	-	-	-	-	-	-	35	-	-	-	-	35	225	
Less :Re-insurance Ceded to claims paid	3,36,556	53,553	-	10,61,672	1,83,591	38	1,25,228	98,048	-	11,403	-	-	25,40,544	49,534	40,70,058	44,60,167	
<b>Total Claims Incurred</b>	<b>3,23,055</b>	<b>38,942</b>	<b>387</b>	<b>28,47,237</b>	<b>29,54,442</b>	<b>1,843</b>	<b>15,15,875</b>	<b>19,98,928</b>	<b>1,807</b>	<b>17,368</b>	-	<b>1</b>	<b>19,63,740</b>	<b>1,95,767</b>	<b>1,14,97,008</b>	<b>1,18,59,392</b>	

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