(₹ '000)

																(₹ 000)	
For The Quarter Ended																For The Quarter	
				MISCELLANEOUS													
June 30, 2021	FIRE	MARINE	MARINE														
	FIRE	CARGO	HULL	Mada a OD		Workmen's	Personal	Health	1.1-1.114			Trade	_				
				Motor OD	Motor TP	Compensation	Accident	Insurance	Liability	Engineering	Aviation	Credit	Crop	Others	Total	Grand Total	
Direct claims	1,14,405	31,526	-	5,71,052	1,74,334	97	2,85,827	5,14,582	-	3,082	-	191	18,35,621	18,802	34,03,588	35,49,519	
Add Claims Outstanding at the end of the year *	5,03,032	39,393	429	9,98,809	1,21,81,586	20,255	9,62,577	5,55,690	4,510	44,850	-	25	17,32,639	3,41,437	1,68,42,378	1,73,85,232	
Less Claims Outstanding at the beginning 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	
Gross Incurred Claims	1,19,822	33,048	23	6,56,468	5,73,905	1,943	(10,295)	7,46,515	(78)	(4,737)	-	215	14,50,766	37,635	34,52,337	36,05,230	
Add :Re-insurance accepted to direct claims	15		-	-	-		' -	-	`-'	' -	-	-		· -		15	
Less :Re-insurance Ceded to claims paid	58,768	25,384	-	28,554	8,511	5	41,060	25,729	-	2,350	-	182	14,29,575	4,896	15,40,862	16,25,014	
Total Claims Incurred	61,069	7,664	23	6,27,914	5,65,394	1,938	(51,355)	7,20,786	(78)	(7,087)	-	33	21,191	32,739	19,11,475	19,80,231	

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

(₹ ′000)

Upto The Quarter Ended June 30, 2021	FIRE	MARINE CARGO	MARINE	MISCELLANEOUS													
			HULL	Motor OD	Motor TP	workmen's Compensation	Personal Accident	Hea Insur		Liability	Engineering	Aviation	Trade Credit	Crop	Others	Total	Grand Total
Direct claims	1,14,405	31,526	-	5,71,052	1,74,334	97	2,85,827	5,1	4,582	-	3,082	-	191	18,35,621	18,802	34,03,588	35,49,519
Add Claims Outstanding at the end of the year *	5,03,032	39,393	429	9,98,809	1,21,81,586	20,255	9,62,577	5,5	5,690	4,510	44,850	-	25	17,32,639	3,41,437	1,68,42,378	1,73,85,232
Less Claims Outstanding at the beginning of the year *	4,97,615	37,871	406	9,13,398	1,17,82,015	18,409	12,58,699	3,2	3,757	4,588	52,669	-	1	21,17,494	3,22,604	1,67,93,629	1,73,29,521
Gross Incurred Claims	1,19,822	33,048	23	6,56,46	5,73,905	1,943	(10,295)	7,4	,515	(78)	(4,737)	-	215	14,50,766	37,635	34,52,337	36,05,230
Add :Re-insurance accepted to direct claims	15	-	-		-	-	-		-	-	-	-	-	-	-	-	15
Less :Re-insurance Ceded to claims paid	58,768	25,384	-	28,554	8,511	5	41,060	2	5,729	-	2,350	-	182	14,29,575	4,896	15,40,862	16,25,014
Total Claims Incurred	61,069	7,664	23	6,27,914	5,65,394	1,938	(51,355)	7,2	,786	(78)	(7,087)	-	33	21,191	32,739	19,11,475	19,80,231

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

FORM NL-5-CLAIMS SCHEDULE

(₹ '000) For The Quarter MISCELLANEOUS Ended For The Quarter Ended MARINE MARINE June 30, 2020 FIRE CARGO June 30, 2020 HULL Workmen's Personal Health Trade Motor OD **Grand Total** Motor TP Liability Engineering Aviation Crop Others Total Credit Compensation Accident Insurance Direct claims 1,79,932 3,934 3,38,248 32,765 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 Gross Incurred Claims 3,32,716 9,354 6,32,369 9,71,028 1,382 2,30,975 3,14,533 390 2,415 1,11,993 46,193 23,11,278 26,53,355 Add :Re-insurance accepted to direct claims 11 96,753 1,11,993 2,56,686 Less :Re-insurance Ceded to claims paid 2.431 17,492 1,542 4,036 9,231 692 12,514 1,57,502 Total Claims Incurred 2,35,965 6,923 7 6,14,877 9,69,486 1,380 2,26,939 3,05,302 390 1,732 33,679 21,53,785 23,96,680

(₹ ′000)

Upto The Quarter Ended June 30, 2020	FIRE	MARINE	MARINE HULL	MISCELLANEOUS													
	TIKE	CARGO		Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Crop	Others	Total	Grand Total	
Direct claims	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	
Gross Incurred Claims	3,32,716	9,354	7	6,32,369	9,71,028	1,382	2,30,975	3,14,533	390	2,415	-	-	1,11,993	46,193	23,11,278	26,53,355	
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	
Total Claims Incurred	2,35,965	6,923	7	6,14,877	9,69,486	1,380	2,26,939	3,05,302	390	1,732	-	-	-	33,679	21,53,785	23,96,680	

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

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

a) Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.

b) Claims includes specific claims settlement cost but not expenses of management

c) The surveyor fees, legal and other expenses shall also form part of claims cost.

d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.