

## FORM NL-5-CLAIMS SCHEDULE

(₹ '000)

For The Quarter Ended June 30, 2021	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												For The Quarter Ended June 30, 2021
				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>1,14,405</b>	<b>31,526</b>	-	<b>5,71,052</b>	<b>1,74,334</b>	<b>97</b>	<b>2,85,827</b>	<b>5,14,582</b>	-	<b>3,082</b>	-	<b>191</b>	<b>18,35,621</b>	<b>18,802</b>	<b>34,03,588</b>	<b>35,49,519</b>
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
<b>Gross Incurred Claims</b>	<b>1,19,822</b>	<b>33,048</b>	<b>23</b>	<b>6,56,468</b>	<b>5,73,905</b>	<b>1,943</b>	<b>(10,295)</b>	<b>7,46,515</b>	<b>(78)</b>	<b>(4,737)</b>	-	<b>215</b>	<b>14,50,766</b>	<b>37,635</b>	<b>34,52,337</b>	<b>36,05,230</b>
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
<b>Total Claims Incurred</b>	<b>61,069</b>	<b>7,664</b>	<b>23</b>	<b>6,27,914</b>	<b>5,65,394</b>	<b>1,938</b>	<b>(51,355)</b>	<b>7,20,786</b>	<b>(78)</b>	<b>(7,087)</b>	-	<b>33</b>	<b>21,191</b>	<b>32,739</b>	<b>19,11,475</b>	<b>19,80,231</b>

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

(₹ '000)

Upto The Quarter Ended June 30, 2021	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												Upto The Quarter Ended June 30, 2021
				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>1,14,405</b>	<b>31,526</b>	-	<b>5,71,052</b>	<b>1,74,334</b>	<b>97</b>	<b>2,85,827</b>	<b>5,14,582</b>	-	<b>3,082</b>	-	<b>191</b>	<b>18,35,621</b>	<b>18,802</b>	<b>34,03,588</b>	<b>35,49,519</b>
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
<b>Gross Incurred Claims</b>	<b>1,19,822</b>	<b>33,048</b>	<b>23</b>	<b>6,56,468</b>	<b>5,73,905</b>	<b>1,943</b>	<b>(10,295)</b>	<b>7,46,515</b>	<b>(78)</b>	<b>(4,737)</b>	-	<b>215</b>	<b>14,50,766</b>	<b>37,635</b>	<b>34,52,337</b>	<b>36,05,230</b>
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
<b>Total Claims Incurred</b>	<b>61,069</b>	<b>7,664</b>	<b>23</b>	<b>6,27,914</b>	<b>5,65,394</b>	<b>1,938</b>	<b>(51,355)</b>	<b>7,20,786</b>	<b>(78)</b>	<b>(7,087)</b>	-	<b>33</b>	<b>21,191</b>	<b>32,739</b>	<b>19,11,475</b>	<b>19,80,231</b>

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## FORM NL-5-CLAIMS SCHEDULE

(₹ '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>	<b>1,79,932</b>	<b>3,934</b>	-	<b>3,38,248</b>	<b>32,765</b>	<b>33</b>	<b>29,559</b>	<b>1,81,898</b>	-	<b>905</b>	-	-	<b>1,43,581</b>	<b>42,472</b>	<b>7,69,461</b>	<b>9,53,327</b>
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>

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(₹ '000)

Upto The Quarter Ended June 30, 2020	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												Upto 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
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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
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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>

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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.