

FORM NL-9 - CLAIMS SCHEDULE  
(Amount in Rs. Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other Segments (3)		Other Miscellaneous		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter 30th September 2021	Up to the quarter 30th September 2021	For the Quarter 30th September 2021	Up to the quarter 30th September 2021	For the Quarter 30th September 2021	Up to the quarter 30th September 2021	For the Quarter 30th September 2021	Up to the quarter 30th September 2021	For the Quarter 30th September 2021	Up to the quarter 30th September 2021	For the Quarter 30th September 2021	Up to the quarter 30th September 2021	For the Quarter 30th September 2021	Up to the quarter 30th September 2021	For the Quarter 30th September 2021	Up to the quarter 30th September 2021	For the Quarter 30th September 2021	Up to the quarter 30th September 2021	For the Quarter 30th September 2021	Up to the quarter 30th September 2021	For the Quarter 30th September 2021	Up to the quarter 30th September 2021	For the Quarter 30th September 2021	Up to the quarter 30th September 2021	For the Quarter 30th September 2021	Up to the quarter 30th September 2021	For the Quarter 30th September 2021	Up to the quarter 30th September 2021	For the Quarter 30th September 2021	Up to the quarter 30th September 2021	For the Quarter 30th September 2021	Up to the quarter 30th September 2021	For the Quarter 30th September 2021	Up to the quarter 30th September 2021	For the Quarter 30th September 2021	Up to the quarter 30th September 2021	For the Quarter 30th September 2021	Up to the quarter 30th September 2021		
Claims Paid (Direct)	563	1,707	226	541	-	-	226	541	11,982	17,692	1,330	3,073	13,312	20,766	9,909	15,055	3,922	6,780	-	-	13,831	21,835	1	2	-	-	125	156	-	-	20,552	38,909	-	2	272	460	48,002	82,128	48,882	84,377
Add - Re-insurance accepted to direct claims	(11)	(11)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	-	-	-	-	-	-	-	0	0	(11)	(11)		
Less - Re-insurance Ceded to claims paid	432	1,020	143	397	-	-	143	397	7,322	7,698	1,235	1,320	8,557	8,928	496	793	1,359	1,770	-	-	1,805	2,523	0	0	-	-	119	142	-	-	16,035	30,331	-	2	(86)	(37)	26,480	41,889	27,055	43,305
Net Claims Paid	120	676	83	145	-	-	83	145	4,660	10,085	95	1,753	4,754	11,838	9,413	14,302	2,563	5,010	-	-	11,976	19,312	1	2	-	-	7	14	-	-	4,517	8,578	-	0	357	496	21,613	40,240	21,815	41,061
Add Claims Outstanding at the end of the year	315	5,345	48	442	0	5	48	446	(716)	9,273	233	1,22,049	(482)	1,31,322	(684)	4,866	(1,009)	8,617	-	6	(1,693)	11,490	35	238	6	53	(47)	402	-	-	(5,946)	11,381	-	0	(351)	3,064	(0)	1,59,946	363	1,65,738
Less Claims Outstanding at the beginning of the year	-	4,976	-	379	-	4	-	383	-	9,134	-	1,17,830	-	1,26,954	-	3,231	-	12,987	-	6	-	15,825	-	184	-	46	-	527	-	-	21,175	-	0	-	3,326	-	1,67,936	-	1,73,295	
Net Incurred Claims	435	1,045	131	298	0	1	132	298	3,944	10,223	328	5,982	4,272	16,265	8,729	15,937	1,554	1,041	-	-	10,283	16,678	36	95	6	5	(40)	(111)	-	-	(1,428)	(1,217)	-	0	7	334	13,125	32,295	13,701	33,594
Claims Paid (Direct)																																								
-In India	563	1,707	226	541	-	-	226	541	11,982	17,692	1,330	3,073	13,312	20,766	9,909	15,055	3,922	6,780	-	-	13,831	21,835	1	2	-	-	125	156	-	-	20,552	38,909	-	2	272	460	48,002	82,128	48,882	84,377
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Estimates of IBNR and IBNER at the end of the period (net)	102	727	(1)	80	0	5	(1)	85	(253)	1,194	(1,559)	65,485	(1,832)	66,679	(48)	825	(936)	1,881	-	-	(963)	2,625	11	65	4	24	12	81	-	-	(5,824)	10,887	-	-	(169)	773	(8,741)	81,134	(8,640)	81,945
Estimates of IBNR and IBNER at the beginning of the period (net)	-	812	-	71	-	4	-	75	-	2,560	-	65,253	-	67,854	-	1,168	-	3,024	-	-	-	4,193	-	57	-	21	-	76	-	-	20,946	-	-	-	-	891	-	93,997	-	94,885

Notes:  
a) Incurred But Not Reported (IBNR), Incurred but not enough reported (IBNER) claims should be included in the amount for outstanding claims.  
b) Claims include specific claims settlement cost but not expenses of management.  
c) The turnover fees, legal and other expenses shall also form part of claims cost, wherever applicable.  
d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realization.  
e) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium.

FORM NL-5 - CLAIMS SCHEDULE

(Amount in Rs. Lakhs)

Particulars	FIRE		Marine Cargo				Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments (b) (Table Credit)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total		
	For the corresponding quarter of the previous year	up to the corresponding quarter of the previous year	For the corresponding quarter of the previous year	up to the corresponding quarter of the previous year	For the corresponding quarter of the previous year	up to the corresponding quarter of the previous year	For the corresponding quarter of the previous year	up to the corresponding quarter of the previous year	For the corresponding quarter of the previous year	up to the corresponding quarter of the previous year	For the corresponding quarter of the previous year	up to the corresponding quarter of the previous year	For the corresponding quarter of the previous year	up to the corresponding quarter of the previous year	For the corresponding quarter of the previous year	up to the corresponding quarter of the previous year	For the corresponding quarter of the previous year	up to the corresponding quarter of the previous year	For the corresponding quarter of the previous year	up to the corresponding quarter of the previous year	For the corresponding quarter of the previous year	up to the corresponding quarter of the previous year	For the corresponding quarter of the previous year	up to the corresponding quarter of the previous year	For the corresponding quarter of the previous year	up to the corresponding quarter of the previous year	For the corresponding quarter of the previous year	up to the corresponding quarter of the previous year	For the corresponding quarter of the previous year	up to the corresponding quarter of the previous year	For the corresponding quarter of the previous year	up to the corresponding quarter of the previous year	For the corresponding quarter of the previous year	up to the corresponding quarter of the previous year	For the corresponding quarter of the previous year	up to the corresponding quarter of the previous year	For the corresponding quarter of the previous year	up to the corresponding quarter of the previous year	For the corresponding quarter of the previous year	up to the corresponding quarter of the previous year				
Claims Paid (Direct)	1,874	3,673	201	240	-	-	201	240	9,119	12,502	2,325	2,653	11,445	15,155	3,965	5,783	461	756	4	5	4,430	6,545	2	2	-	-	-	-	78	87	-	-	10,605	12,041	-	-	352	777	26,912	34,607	28,986	38,520		
Add: Re-insurance accepted to direct claims	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0
Less: Re-insurance Ceded to claims paid	1,997	2,565	158	182	-	-	158	182	470	645	119	135	589	780	198	291	82	123	0	0	281	414	0	0	-	-	-	-	13	20	-	-	8,272	9,392	-	-	183	308	9,338	10,913	11,003	13,660		
<b>Net Claims Paid</b>	277	1,108	43	58	-	-	43	58	6,639	11,857	2,206	2,518	10,866	14,375	3,767	5,493	378	634	4	5	4,149	6,131	2	2	-	-	65	67	-	-	2,333	2,649	-	-	169	469	17,574	23,693	17,884	24,860				
Add: Claims Outstanding at the end of the year	630	5,626	1	288	12	13	13	301	789	9,466	2,174	1,07,707	8,483	1,19,233	955	4,116	1,950	8,730	(2)	0	2,908	12,848	(8)	184	(3)	29	147	394	-	-	1,156	938	-	-	(8)	510	2,814	12,878	1,45,338	13,519	1,51,366			
Less: Claims Outstanding at the beginning of the year	-	3,668	-	233	-	0	-	233	-	5,736	-	91,010	-	98,746	-	1,836	-	4,763	-	1	-	6,600	-	173	-	28	-	432	-	-	-	8,698	-	(8)	-	2,267	-	1,16,944	-	1,30,846				
<b>Net Incurred Claims</b>	907	3,266	44	113	12	12	56	126	9,438	15,587	9,980	19,275	19,028	34,862	4,722	7,773	2,332	4,601	2	4	7,055	12,378	(1)	13	(3)	1	211	229	-	-	3,489	3,489	-	-	679	1,016	30,400	51,988	31,413	55,379				
Claims Paid (Direct)																																												
-In India	1,874	3,673	201	240	-	-	201	240	9,119	12,502	2,325	2,653	11,445	15,155	3,965	5,783	461	756	4	5	4,430	6,545	2	2	-	-	-	-	78	87	-	-	10,605	12,041	-	-	352	777	26,912	34,607	28,986	38,520		
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
<b>Estimates of IBNR and IBNER at the end of the period (net)</b>	(726)	895	(24)	117	12	13	(12)	130	(936)	3,031	5,278	61,979	4,342	65,010	(385)	1,982	(436)	3,126	-	-	(821)	4,308	(15)	74	(14)	14	(9)	140	-	-	1,997	9,284	-	-	132	830	5,634	70,561	4,878	80,386				
<b>Estimates of IBNR and IBNER at the beginning of the period (net)</b>	-	887	-	106	-	0	-	106	-	2,698	-	49,565	-	52,362	-	1,844.83	-	3,014	-	107.9	-	4,093	-	76	-	24	-	135	-	-	-	8,489	-	-	-	810	-	65,890	-	66,884				

Notes:

- Included But Not Reported (IBNR): Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.
- Claims include specific claims settlement cost but not expenses of management.
- The surveyor fees, legal and other expenses shall also form part of claims cost, wherever applicable.
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realization.
- Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium.