

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 (B) (Trade Credit)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	For the quarter 31st December 2021	up to the quarter 31st December 2021	For the quarter 31st December 2021	up to the quarter 31st December 2021	For the quarter 31st December 2021	up to the quarter 31st December 2021	For the quarter 31st December 2021	up to the quarter 31st December 2021	For the quarter 31st December 2021	up to the quarter 31st December 2021	For the quarter 31st December 2021	up to the quarter 31st December 2021	For the quarter 31st December 2021	up to the quarter 31st December 2021	For the quarter 31st December 2021	up to the quarter 31st December 2021	For the quarter 31st December 2021	up to the quarter 31st December 2021	For the quarter 31st December 2021	up to the quarter 31st December 2021	For the quarter 31st December 2021	up to the quarter 31st December 2021	For the quarter 31st December 2021	up to the quarter 31st December 2021	For the quarter 31st December 2021	up to the quarter 31st December 2021	For the quarter 31st December 2021	up to the quarter 31st December 2021	For the quarter 31st December 2021	up to the quarter 31st December 2021	For the quarter 31st December 2021	up to the quarter 31st December 2021	For the quarter 31st December 2021	up to the quarter 31st December 2021	For the quarter 31st December 2021	up to the quarter 31st December 2021	For the quarter 31st December 2021	up to the quarter 31st December 2021		
Claims Paid (Direct)	741	2,448	1,710	2,251	-	-	1,710	2,251	14,459	32,121	4,941	7,514	18,870	39,636	7,768	22,822	4,905	11,725	-	-	12,713	34,548	8	10	1	1	212	368	-	-	2,848	41,756	-	2	404	863	35,055	1,17,184	37,507	1,21,883
Add: Re-insurance accepted to direct claims	(3)	(14)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	1	-	-	-	-	-	-	0	1	(2)	(14)		
Less: Re-insurance Ceded to claims paid	387	1,407	1,096	1,992	-	-	1,096	1,992	722	8,329	303	1,623	1,025	6,953	389	1,142	1,822	3,592	-	-	2,210	4,753	0	0	1	1	168	310	-	-	2,222	32,503	-	2	77	40	5,763	47,592	7,685	55,991
Net Claims Paid	351	1,027	114	249	-	-	114	249	13,738	23,792	4,138	5,891	17,844	29,683	7,379	21,681	3,113	8,133	-	-	10,502	29,814	7	9	0	0	45	59	-	-	628	9,204	-	0	327	803	29,383	69,593	29,818	70,479
Add Claims Outstanding at the end of the year	698	6,043	17	489	(3)	4	16	483	761	10,034	1,867	1,23,046	2,618	1,33,940	453	5,320	779	9,396	(5)	1	1,227	14,717	(11)	226	(9)	51	(30)	303	-	-	2,751	14,131	(6)	(6)	(72)	2,992	0	1,646,400	714	1,72,306
Less Claims Outstanding at the beginning of the year	-	4,076	-	339	-	4	-	383	-	1,17,830	-	1,26,594	-	1,26,594	-	3,331	-	12,587	-	6	-	15,825	-	184	-	48	-	127	-	-	21,175	0	-	3,206	-	1,47,704	-	1,73,205		
Net Incurred Claims	1,049	2,094	131	339	(3)	(6)	130	339	14,499	24,602	5,995	11,977	20,462	36,669	7,832	23,769	3,992	4,943	(5)	(5)	11,728	28,707	(6)	51	(9)	5	6	(105)	-	-	3,377	2,160	(9)	0	255	509	35,627	68,077	37,096	70,509
Claims Paid (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
-In India	741	2,448	1,710	2,251	-	-	1,710	2,251	14,459	32,121	4,941	7,514	18,870	39,636	7,768	22,822	4,905	11,725	-	-	12,713	34,548	8	10	1	1	212	368	-	-	2,848	41,756	-	2	404	863	35,055	1,17,184	37,507	1,21,883
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Estimates of IBNR and IBNER at the end of the period (net)	671	671	67	67	4	4	71	71	1,662	1,662	64,360	64,360	65,921	65,921	1,080	1,080	1,458	1,458	-	-	2,538	2,538	57	57	21	21	85	85	-	-	11,778	11,778	-	-	688	688	81,089	81,089	81,830	81,830
Estimates of IBNR and IBNER at the beginning of the period (net)	727	812	80	71	4	4	84	75	1,194	3,560	65,485	65,253	66,679	67,814	825	1,188	1,881	3,024	-	-	2,635	4,192	65	57	24	21	81	76	-	-	10,887	20,946	-	-	773	891	81,134	93,997	81,945	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 survivor 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.

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 (B) (Trade Credit)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	For the quarter	up to the quarter of the previous year	For the quarter	up to the quarter of the previous year	For the quarter	up to the quarter of the previous year	For the quarter	up to the quarter of the previous year	For the quarter	up to the quarter of the previous year	For the quarter	up to the quarter of the previous year	For the quarter	up to the quarter of the previous year	For the quarter	up to the quarter of the previous year	For the quarter	up to the quarter of the previous year	For the quarter	up to the quarter of the previous year	For the quarter	up to the quarter of the previous year	For the quarter	up to the quarter of the previous year	For the quarter	up to the quarter of the previous year	For the quarter	up to the quarter of the previous year	For the quarter	up to the quarter of the previous year	For the quarter	up to the quarter of the previous year	For the quarter	up to the quarter of the previous year	For the quarter	up to the quarter of the previous year	For the quarter	up to the quarter of the previous year		
Claims Paid (Direct)	980	4,653	280	520	-	-	280	520	9,868	22,370	1,440	4,093	11,308	26,463	5,813	11,596	3,429	4,185	0	5	9,242	15,787	1	3	-	-	32	119	-	-	1,001	13,041	-	-	269	1,146	21,853	56,459	23,113	61,632
Add: Re-insurance accepted to direct claims	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	-	-	-	-	-	-	-	-	0	2	-	-	
Less: Re-insurance Ceded to claims paid	559	3,114	168	350	-	-	168	350	484	1,138	86	231	580	1,369	276	581	474	587	0	0	765	1,179	0	0	-	-	26	46	-	-	777	10,168	-	-	73	382	2,231	12,116	2,899	16,599
Net Claims Paid	423	1,541	112	170	-	-	112	170	9,379	21,232	1,354	3,862	10,728	25,104	5,532	11,015	2,955	3,598	0	5	8,477	14,608	1	3	-	-	224	2,873	-	-	224	2,873	-	-	196	664	19,631	43,325	26,175	48,035
Add Claims Outstanding at the end of the year	(271)	5,553	(13)	235	18	30	(15)	280	1,890	11,356	6,710	1,16,477	8,609	1,27,833	1,440	5,556	897	6,627	5	4	2,341	15,189	24	268	60	89	(8)	366	-	-	6,794	16,132	-	(6)	434	3,248	18,247	1,61,485	17,959	1,69,333
Less Claims Outstanding at the beginning of the year	-	3,668	-	233	-	0	-	233	-	5,738	-	93,010	-	98,746	-	1,816	-	4,783	-	1	-	6,600	-	173	-	28	-	432	-	-	-	8,998	-	(6)	-	2,207	-	1,16,944	-	1,20,845
Net Incurred Claims	152	3,425	79	193	18	30	97	222	11,268	26,092	6,864	27,339	10,320	91,991	6,962	14,735	3,892	8,443	6	9	10,802	21,997	25	38	88	61	(9)	377	-	-	7,018	16,937	-	-	630	1,445	37,828	89,866	38,124	93,513
Claims Paid (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
-In India	980	4,653	280	520	-	-	280	520	9,868	22,370	1,440	4,093	11,308	26,463	5,813	11,596	3,429	4,185	0	5	9,242	15,787	1	3	-	-	32	119	-	-	1,001	13,041	-	-	269	1,146	21,853	56,459	23,113	61,632
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Estimates of IBNR and IBNER at the end of the period (net)	812	812	65	65	30	30	95	95	3,097	3,097	63,795	63,795	66,892	66,892	1,168	1,168	2,999	2,999	-	-	4,117	4,117	84	84	19	19	175	175	-	-	18,163	16,163	-	-	756	756	88,205	89,112	89,112	
Estimates of IBNR and IBNER at the beginning of the period (net)	895	887	117	196	13	0	120	186	3,051	2,698	64,979	49,595	65,010	52,263	1,082	1,073.4	3,125	3,014	-	-	4,328	4,093	78	76	14	24	140	135	-	-	9,284	8,488	-	-	839	810	79,561	65,930	68,586	66,884

Notes:
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