

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 (S) (Trade Credits)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	For the quarter 31st March 2022	Up to the quarter 31st March 2022	For the quarter 31st March 2022	Up to the quarter 31st March 2022	For the quarter 31st March 2022	Up to the quarter 31st March 2022	For the quarter 31st March 2022	Up to the quarter 31st March 2022	For the quarter 31st March 2022	Up to the quarter 31st March 2022	For the quarter 31st March 2022	Up to the quarter 31st March 2022	For the quarter 31st March 2022	Up to the quarter 31st March 2022	For the quarter 31st March 2022	Up to the quarter 31st March 2022	For the quarter 31st March 2022	Up to the quarter 31st March 2022	For the quarter 31st March 2022	Up to the quarter 31st March 2022	For the quarter 31st March 2022	Up to the quarter 31st March 2022	For the quarter 31st March 2022	Up to the quarter 31st March 2022	For the quarter 31st March 2022	Up to the quarter 31st March 2022	For the quarter 31st March 2022	Up to the quarter 31st March 2022	For the quarter 31st March 2022	Up to the quarter 31st March 2022	For the quarter 31st March 2022	Up to the quarter 31st March 2022	For the quarter 31st March 2022	Up to the quarter 31st March 2022	For the quarter 31st March 2022	Up to the quarter 31st March 2022	For the quarter 31st March 2022	Up to the quarter 31st March 2022		
Claims Paid (Direct)	1,142	3,591	320	2,571	-	-	320	2,571	17,981	50,103	3,874	11,388	21,855	61,491	8,948	31,670	5,701	17,426	1	1	14,549	49,007	55	65	1	2	130	498	-	-	14,994	56,750	8	10	715	1,578	52,307	1,69,491	53,769	1,75,652
Add - Re-insurance accepted to direct claims	32	18	-	-	-	-	-	-	-	-	-	-	-	-	2,146	2,146	-	-	-	-	2,146	2,146	-	-	-	-	1	1	-	-	-	-	-	-	-	2,147	2,147	2,179	2,165	
Less - Re-insurance Ceded to claims paid	573	1,980	207	2,199	-	-	207	2,199	770	9,099	8,462	10,085	9,232	39,184	1,751	2,893	3,348	6,940	0	0	5,000	8,032	3	3	1	2	108	418	-	-	11,692	44,244	0	0	280	320	26,422	74,014	27,202	78,192
Net Claims Paid	601	1,628	113	372	-	-	113	372	17,211	41,003	(4,588)	1,303	12,623	42,307	9,243	30,824	2,353	10,486	1	1	11,507	41,411	52	61	0	0	22	80	-	-	3,302	12,506	0	0	435	1,209	26,032	79,624	28,746	99,425
Add Claims Outstanding at the end of the year	(1,644)	4,399	(75)	384	(1)	3	(76)	387	213	10,246	12,177	1,36,283	12,569	1,46,529	(14,877)	3,443	727	10,123	0	1	(1,150)	13,568	(13)	214	20	71	(67)	207	-	-	(2,823)	11,300	0	0	(946)	2,445	0	1,74,432	(1,720)	1,76,218
Less Claims Outstanding at the beginning of the year	-	4,076	-	379	-	4	-	383	-	9,134	-	1,17,420	-	1,26,954	-	3,231	-	12,987	-	6	-	15,825	-	184	-	-	527	-	-	21,175	-	-	-	-	3,326	-	1,67,936	-	1,73,295	
Net Incurred Claims	(1,043)	1,051	38	377	(1)	(1)	38	376	17,424	42,116	7,769	19,766	21,213	61,862	7,366	31,336	3,000	8,023	1	(6)	10,447	30,554	40	91	20	25	(40)	(150)	-	-	479	2,640	0	0	(111)	478	36,094	1,04,120	35,038	1,05,546
Claims Paid (Direct)																																								
-In India	1,142	3,591	320	2,571	-	-	320	2,571	17,981	50,103	3,874	11,388	21,855	61,491	8,948	31,670	5,701	17,426	1	1	14,549	49,007	55	65	1	2	130	498	-	-	14,994	56,750	8	10	715	1,578	52,307	1,69,491	53,769	1,75,652
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Estimates of IBNR and IBNER at the end of the period (net)	784	784	94	94	3	3	97	97	1,897	1,897	65,060	65,060	66,957	66,957	1,538	1,538	1,423	1,423	-	-	2,961	2,961	70	70	38	38	86	86	-	-	10,542	10,542	-	-	755	755	81,428	82,309	82,309	
Estimates of IBNR and IBNER at the beginning of the period (net)	671	784	67	94	3	4	70	98	1,662	1,897	64,260	65,060	65,921	66,957	1,080	1,538	1,458	1,423	-	-	2,538	2,961	57	70	21	38	85	86	-	-	11,778	10,542	-	-	688	795	81,069	81,428	81,830	82,310

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 (S) (Trade Credits)		Other Miscellaneous segment		Total Miscellaneous		Grand Total		
	For the quarter Mar 21	up to the quarter Mar 21	For the quarter Mar 21	up to the quarter Mar 21	For the quarter Mar 21	up to the quarter Mar 21	For the quarter Mar 21	up to the quarter Mar 21	For the quarter Mar 21	up to the quarter Mar 21	For the quarter Mar 21	up to the quarter Mar 21	For the quarter Mar 21	up to the quarter Mar 21	For the quarter Mar 21	up to the quarter Mar 21	For the quarter Mar 21	up to the quarter Mar 21	For the quarter Mar 21	up to the quarter Mar 21	For the quarter Mar 21	up to the quarter Mar 21	For the quarter Mar 21	up to the quarter Mar 21	For the quarter Mar 21	up to the quarter Mar 21	For the quarter Mar 21	up to the quarter Mar 21	For the quarter Mar 21	up to the quarter Mar 21	For the quarter Mar 21	up to the quarter Mar 21	For the quarter Mar 21	up to the quarter Mar 21	For the quarter Mar 21	up to the quarter Mar 21	For the quarter Mar 21	up to the quarter Mar 21			
Claims Paid (Direct)	633	5,286	259	779	-	-	259	779	13,321	35,691	2,477	6,570	15,798	42,261	7,968	19,564	4,402	8,587	0	5	12,369	28,156	4	7	-	-	74	103	-	-	19,525	32,566	-	-	448	1,494	48,219	1,04,678	49,111	1,05,743	
Add - Re-insurance accepted to direct claims	0	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	-	-	-	-	-	-	-	0	0	0	0		
Less - Re-insurance Ceded to claims paid	251	3,366	186	536	-	-	186	536	9,478	10,617	1,615	1,836	11,093	12,453	399	980	655	1,252	0	0	1,054	2,233	0	0	-	-	68	114	-	-	15,237	25,405	-	-	114	495	27,564	46,701	28,003	44,602	
Net Claims Paid	382	1,922	73	244	-	-	73	244	3,843	25,075	862	4,734	4,705	20,808	7,569	18,584	3,746	7,335	0	5	11,315	25,923	4	7	-	-	6	79	-	-	4,288	7,161	-	-	335	999	20,653	43,978	21,088	66,144	
Add Claims Outstanding at the end of the year	(576)	4,076	123	379	(26)	4	97	383	(2,222)	9,134	1,343	1,17,420	(879)	1,26,954	(2,135)	3,231	2,040	12,987	1	6	635	16,825	(23)	184	(43)	46	(59)	527	-	-	4,843	21,175	0	0	(22)	3,226	4,451	1,67,936	1,972	1,73,295	
Less Claims Outstanding at the beginning of the year	-	3,668	-	233	-	0	-	233	-	5,736	-	93,010	-	98,746	-	1,836	-	4,763	-	1	-	6,600	-	173	-	-	28	-	-	432	-	-	-	-	(9)	-	8,698	-	1,16,944	-	1,26,845
Net Incurred Claims	(193)	3,231	107	389	(26)	4	171	393	1,620	26,472	2,208	29,544	3,826	98,027	5,244	19,979	6,706	15,199	1	10	11,951	25,148	(19)	18	(43)	18	(50)	174	-	-	9,130	19,637	0	0	312	1,958	25,104	1,14,970	25,080	1,18,594	
Claims Paid (Direct)																																									
-In India	633	5,286	259	779	-	-	259	779	13,321	35,691	2,477	6,570	15,798	42,261	7,968	19,564	4,402	8,587	0	5	12,369	28,156	4	7	-	-	74	103	-	-	19,525	32,566	-	-	448	1,494	48,219	1,04,678	49,111	1,05,743	
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Estimates of IBNR and IBNER at the end of the period (net)	812	812	71	71	4	4	75	75	2,560	2,560	65,253	65,253	67,814	67,814	1,168	1,168	3,024	3,024	-	-	4,193	4,193	57	57	21	21	76	76	-	-	20,946	20,946	-	-	891	891	93,997	93,997	94,885		
Estimates of IBNR and IBNER at the beginning of the period (net)	812	812	65	71	30	4	95	75	3,007	2,560	63,795	65,253	66,802	67,814	1,168	1,168	2,940	3,024	-	-	4,117	4,193	84	57	19	21	175	76	-	-	15,163	20,946	-	-	756	891	88,205	93,997	89,112	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.