

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) (Trade Credits)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total		
	For the quarter 30th June 2022	Up to the quarter 30th June 2022	For the quarter 30th June 2022	Up to the quarter 30th June 2022	For the quarter 30th June 2022	Up to the quarter 30th June 2022	For the quarter 30th June 2022	Up to the quarter 30th June 2022	For the quarter 30th June 2022	Up to the quarter 30th June 2022	For the quarter 30th June 2022	Up to the quarter 30th June 2022	For the quarter 30th June 2022	Up to the quarter 30th June 2022	For the quarter 30th June 2022	Up to the quarter 30th June 2022	For the quarter 30th June 2022	Up to the quarter 30th June 2022	For the quarter 30th June 2022	Up to the quarter 30th June 2022	For the quarter 30th June 2022	Up to the quarter 30th June 2022	For the quarter 30th June 2022	Up to the quarter 30th June 2022	For the quarter 30th June 2022	Up to the quarter 30th June 2022	For the quarter 30th June 2022	Up to the quarter 30th June 2022	For the quarter 30th June 2022	Up to the quarter 30th June 2022	For the quarter 30th June 2022	Up to the quarter 30th June 2022	For the quarter 30th June 2022	Up to the quarter 30th June 2022	For the quarter 30th June 2022	Up to the quarter 30th June 2022	For the quarter 30th June 2022	Up to the quarter 30th June 2022				
Claims Paid (Direct)	1,038	1,038	360	360	-	-	360	360	20,439	20,439	5,919	5,919	26,357	26,357	5,949	5,949	4,732	4,732	1	1	10,681	10,681	14	14	0	0	234	234	-	-	35,442	35,442	19	19	204	204	73,041	73,041	74,429	74,429		
Add -Re-insurance accepted to direct claims	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3			
Less -Re-insurance Ceded to claims paid	402	402	302	302	-	-	302	302	1,030	1,030	522	522	1,532	1,532	767	767	2,806	2,806	0	0	3,573	3,573	1	1	0	0	214	214	-	-	26,688	26,688	18	18	67	67	32,003	32,003	32,707	32,707		
Net Claims Paid	639	639	58	58	-	-	58	58	18,409	18,409	5,196	5,196	24,826	24,826	5,182	5,182	1,926	1,926	1	1	7,108	7,108	13	13	0	0	20	20	-	-	8,754	8,754	1	1	227	227	40,949	40,949	41,635	41,635		
Add Claims Outstanding at the end of the year	4,995	4,995	347	347	1	1	347	347	10,772	10,772	1,32,557	1,32,557	1,41,330	1,41,330	3,321	3,321	6,524	6,524	1	1	11,846	11,846	274	274	95	95	253	253	-	-	4,304	4,304	0	0	2,313	2,313	1,62,415	1,62,415	1,62,737	1,62,737		
Less Claims Outstanding at the beginning of the year	4,399	4,399	384	384	3	3	387	387	10,246	10,246	1,36,283	1,36,283	1,46,529	1,46,529	3,443	3,443	10,123	10,123	1	1	13,568	13,568	214	214	71	71	297	297	-	-	12,425	12,425	0	0	2,445	2,445	2	2	1,75,448	1,75,448	1,86,334	1,86,334
Net Incurred Claims	1,225	1,225	20	20	(3)	(3)	18	18	18,955	18,955	1,671	1,671	21,626	21,626	5,060	5,060	326	326	0	0	6,307	6,307	74	74	24	24	(24)	(24)	-	-	633	633	1	1	95	95	37,816	37,816	29,058	29,058		
Claims Paid (Direct)																																										
-In India	1,038	1,038	360	360	-	-	360	360	20,439	20,439	5,919	5,919	26,357	26,357	5,949	5,949	4,732	4,732	1	1	10,681	10,681	14	14	0	0	234	234	-	-	35,442	35,442	19	19	204	204	73,041	73,041	74,429	74,429		
-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	81,428	82,309	82,309		
Estimates of IBNR and IBNER at the beginning of the period (net)	671	671	67	67	3	3	70	70	1,662	1,662	1,897	1,897	64,369	64,369	65,901	65,901	1,080	1,080	1,458	1,458	-	-	2,538	2,538	57	57	38	38	85	85	-	-	11,778	11,778	-	-	688	688	81,009	81,009	81,830	81,830

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 (3) (Trade Credits)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total		
	For the quarter June 21	up to the quarter June 21	For the quarter June 21	up to the quarter June 21	For the quarter June 21	up to the quarter June 21	For the quarter June 21	up to the quarter June 21	For the quarter June 21	up to the quarter June 21	For the quarter June 21	up to the quarter June 21	For the quarter June 21	up to the quarter June 21	For the quarter June 21	up to the quarter June 21	For the quarter June 21	up to the quarter June 21	For the quarter June 21	up to the quarter June 21	For the quarter June 21	up to the quarter June 21	For the quarter June 21	up to the quarter June 21	For the quarter June 21	up to the quarter June 21	For the quarter June 21	up to the quarter June 21	For the quarter June 21	up to the quarter June 21	For the quarter June 21	up to the quarter June 21	For the quarter June 21	up to the quarter June 21	For the quarter June 21	up to the quarter June 21	For the quarter June 21	up to the quarter June 21				
Claims Paid (Direct)	1,144	1,144	315	315	-	-	315	315	5,711	5,711	1,743	1,743	7,454	7,454	5,146	5,146	2,858	2,858	-	-	8,004	8,004	1	1	-	-	31	31	-	-	18,356	18,356	2	2	188	188	34,036	34,036	35,495	35,495		
Add -Re-insurance accepted to direct claims	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0			
Less -Re-insurance Ceded to claims paid	588	588	254	254	-	-	254	254	286	286	85	85	371	371	257	257	411	411	-	-	668	668	0	0	-	-	24	24	-	-	14,296	14,296	2	2	49	49	15,409	15,409	16,250	16,250		
Net Claims Paid	557	557	61	61	-	-	61	61	5,425	5,425	1,658	1,658	7,083	7,083	4,889	4,889	2,448	2,448	-	-	7,336	7,336	1	1	-	-	7	7	-	-	4,060	4,060	0	0	139	139	18,627	18,627	19,245	19,245		
Add Claims Outstanding at the end of the year	5,030	5,030	394	394	4	4	398	398	9,988	9,988	1,21,816	1,21,816	1,31,804	1,31,804	5,551	5,551	9,626	9,626	6	6	15,183	15,183	203	203	45	45	448	448	-	-	17,326	17,326	0	0	3,614	3,614	1,68,424	1,68,424	1,71,852	1,71,852		
Less Claims Outstanding at the beginning of the year	4,976	4,976	379	379	4	4	383	383	9,134	9,134	1,17,830	1,17,830	1,26,954	1,26,954	3,231	3,231	12,587	12,587	6	6	15,825	15,825	184	184	46	46	527	527	-	-	21,175	21,175	0	0	3,226	3,226	1,67,936	1,67,936	1,73,295	1,73,295		
Net Incurred Claims	611	611	77	77	0	0	77	77	6,279	6,279	5,654	5,654	11,933	11,933	7,208	7,208	(514)	(514)	-	-	6,694	6,694	19	19	(1)	(1)	(71)	(71)	-	-	212	212	0	0	337	337	19,115	19,115	19,802	19,802		
Claims Paid (Direct)																																										
-In India	1,144	1,144	315	315	-	-	315	315	5,711	5,711	1,743	1,743	7,454	7,454	5,146	5,146	2,858	2,858	-	-	8,004	8,004	1	1	-	-	31	31	-	-	18,356	18,356	2	2	188	188	34,036	34,036	35,495	35,495		
-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	65,263	65,263	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	94,885		
Estimates of IBNR and IBNER at the beginning of the period (net)	812	812	65	65	30	30	95	95	3,007	3,007	63,795	63,795	66,802	66,802	1,168	1,168	2,940	2,940	-	-	4,117	4,117	84	84	57	57	19	19	175	175	-	-	15,163	15,163	-	-	756	756	88,205	88,205	89,112	89,112

Notes:
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