

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			
	For the quarter 30th September 2022	Up to the quarter 30th September 2022	For the quarter 30th September 2022	Up to the quarter 30th September 2022	For the quarter 30th September 2022	Up to the quarter 30th September 2022	For the quarter 30th September 2022	Up to the quarter 30th September 2022	For the quarter 30th September 2022	Up to the quarter 30th September 2022	For the quarter 30th September 2022	Up to the quarter 30th September 2022	For the quarter 30th September 2022	Up to the quarter 30th September 2022	For the quarter 30th September 2022	Up to the quarter 30th September 2022	For the quarter 30th September 2022	Up to the quarter 30th September 2022	For the quarter 30th September 2022	Up to the quarter 30th September 2022	For the quarter 30th September 2022	Up to the quarter 30th September 2022	For the quarter 30th September 2022	Up to the quarter 30th September 2022	For the quarter 30th September 2022	Up to the quarter 30th September 2022	For the quarter 30th September 2022	Up to the quarter 30th September 2022	For the quarter 30th September 2022	Up to the quarter 30th September 2022	For the quarter 30th September 2022	Up to the quarter 30th September 2022	For the quarter 30th September 2022	Up to the quarter 30th September 2022	For the quarter 30th September 2022	Up to the quarter 30th September 2022	For the quarter 30th September 2022	Up to the quarter 30th September 2022				
Claims Paid (Direct)	931	1,958	444	804	-	-	444	804	24,096	44,535	5,158	11,076	29,254	55,611	6,466	12,415	5,074	9,806	-	-	11,540	22,222	21	34	-	-	0	39	273	-	-	20,924	56,365	-	-	19	472	766	62,250	1,35,291	63,624	1,38,054
Add -Re-insurance accepted to direct claims	78	81	-	-	-	-	-	-	-	-	-	-	-	-	1,768	1,768	-	-	-	-	1,768	1,768	-	-	-	-	0	0	-	-	-	-	-	-	-	-	1,768	1,768	1,847	1,849		
Less -Re-insurance Ceded to claims paid	218	620	343	646	-	-	343	646	1,136	2,146	351	873	1,487	3,019	586	1,263	3,403	6,209	-	-	3,949	7,963	1	2	-	-	0	32	246	-	-	17,519	44,206	-	-	18	149	216	23,176	55,260	23,738	56,315
<b>Net Claims Paid</b>	790	1,419	101	158	-	-	101	158	22,960	42,389	4,807	10,203	27,767	52,593	7,648	12,810	1,672	3,597	-	-	6,310	16,428	20	33	-	-	0	7	26	-	-	3,405	12,119	-	-	1	324	500	40,842	81,790	41,723	83,368
Add Claims Outstanding at the end of the year	143	5,138	31	378	0	1	32	379	1,462	12,224	(3,066)	1,29,449	(1,646)	1,41,713	984	3,965	(1,660)	6,832	(0)	1	(1,107)	10,739	52	326	21	116	1	254	-	-	821	5,125	0	0	(280)	2,033	(1,109)	1,60,306	(1,034)	1,65,823		
Less Claims Outstanding at the beginning of the year	-	4,399	-	384	-	3	-	387	-	10,246	-	1,36,283	-	1,46,529	-	3,443	-	10,123	-	1	-	13,568	-	214	-	71	-	287	-	-	-	-	-	-	-	-	-	-	-	1,75,548	-	1,86,134
<b>Net Incurred Claims</b>	933	2,198	132	153	0	(2)	133	151	24,412	44,367	1,738	3,409	26,150	47,777	8,232	13,393	(20)	306	(0)	0	8,212	13,999	71	145	21	45	8	(16)	-	-	4,226	4,899	0	1	44	138	38,733	66,548	39,798	68,837		
<b>Claims Paid (Direct)</b>																																										
-In India	931	1,958	444	804	-	-	444	804	24,096	44,535	5,158	11,076	29,254	55,611	6,466	12,415	5,074	9,806	-	-	11,540	22,222	21	34	-	-	0	39	273	-	-	20,924	56,365	-	-	19	472	766	62,250	1,35,291	63,624	1,38,054
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
<b>Estimates of IBNR and IBNER at the end of the period (net)</b>	695	695	123	123	1	1	124	124	1,588	1,588	64,727	64,727	66,316	66,316	1,191	1,191	1,263	1,263	-	-	2,455	2,455	158	158	49	49	66	66	-	-	3,358	3,358	-	-	614	614	73,015	73,824	73,824			
<b>Estimates of IBNR and IBNER at the beginning of the period (net)</b>	729	695	112	123	1	4	113	127	1,308	1,588	63,761	64,727	62,969	66,316	866	1,191	1,413	1,263	-	-	2,279	2,455	93	158	23	49	69	66	-	-	645	3,358	-	-	735	614	66,813	73,015	67,655	73,827		

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				
	For the quarter 30th September 21	Up to the quarter 30th September 21	For the quarter 30th September 21	Up to the quarter 30th September 21	For the quarter 30th September 21	Up to the quarter 30th September 21	For the quarter 30th September 21	Up to the quarter 30th September 21	For the quarter 30th September 21	Up to the quarter 30th September 21	For the quarter 30th September 21	Up to the quarter 30th September 21	For the quarter 30th September 21	Up to the quarter 30th September 21	For the quarter 30th September 21	Up to the quarter 30th September 21	For the quarter 30th September 21	Up to the quarter 30th September 21	For the quarter 30th September 21	Up to the quarter 30th September 21	For the quarter 30th September 21	Up to the quarter 30th September 21	For the quarter 30th September 21	Up to the quarter 30th September 21	For the quarter 30th September 21	Up to the quarter 30th September 21	For the quarter 30th September 21	Up to the quarter 30th September 21	For the quarter 30th September 21	Up to the quarter 30th September 21	For the quarter 30th September 21	Up to the quarter 30th September 21	For the quarter 30th September 21	Up to the quarter 30th September 21	For the quarter 30th September 21	Up to the quarter 30th September 21	For the quarter 30th September 21	Up to the quarter 30th September 21					
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	21,855	1	2	-	-	125	156	-	-	20,552	38,909	-	-	2	272	460	40,002	82,128	40,882	84,377		
Add -Re-insurance accepted to direct claims	(11)	(11)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-				
Less -Re-insurance Ceded to claims paid	432	1,020	143	387	-	-	143	387	7,322	7,698	1,235	1,320	8,557	8,928	496	793	1,359	1,770	-	-	1,855	2,523	0	0	-	-	119	142	-	-	16,035	30,331	-	-	2	(86)	(37)	26,400	41,889	27,055	43,395		
<b>Net Claims Paid</b>	120	676	83	145	-	-	83	145	4,660	10,085	95	1,753	4,754	11,838	9,143	14,302	2,563	5,010	-	-	11,976	19,332	1	2	-	-	7	14	-	-	4,517	8,578	-	-	0	307	496	21,613	40,240	23,815	41,961		
Add Claims Outstanding at the end of the year	315	5,345	48	442	0	5	48	446	(746)	9,273	233	1,22,449	(482)	1,21,322	(948)	4,866	(1,009)	8,617	-	6	(1,603)	15,490	35	238	6	53	(47)	402	-	-	(5,946)	11,381	-	-	(353)	3,064	(8,477)	1,59,946	(8,114)	1,65,738			
Less Claims Outstanding at the beginning of the year	-	4,976	-	379	-	4	-	383	-	1,17,820	-	1,26,954	-	1,36,254	-	3,231	-	12,587	-	6	-	15,825	-	184	-	46	-	527	-	-	-	-	-	-	-	-	-	-	-	-	1,67,936	-	1,71,295
<b>Net Incurred Claims</b>	435	1,041	131	208	0	1	132	208	3,914	10,233	328	5,040	4,272	10,584	8,739	15,037	1,554	1,041	-	-	10,363	16,078	36	55	8	5	(40)	(111)	-	-	(1,430)	(1,177)	-	0	7	334	13,185	32,290	15,701	33,564			
<b>Claims Paid (Direct)</b>																																											
-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	21,855	1	2	-	-	125	156	-	-	20,552	38,909	-	-	2	272	460	40,002	82,128	40,882	84,377		
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
<b>Estimates of IBNR and IBNER at the end of the period (net)</b>	727	727	80	80	5	5	85	85	1,194	1,194	65,485	65,485	66,679	66,679	825	825	1,801	1,801	-	-	2,625	2,625	65	65	24	24	81	81	-	-	10,887	10,887	-	-	773	773	81,134	81,134	81,945	81,945			
<b>Estimates of IBNR and IBNER at the beginning of the period (net)</b>	625	727	81	80	4	5	86	85	1,446	1,194	67,045	65,485	68,401	66,679	872	824.50	2,716	1,801	-	-	3,589	2,625	54	65	20	24	69	81	-	-	15,712	10,887	-	-	942	773	80,875	81,134	90,286	81,945			

Notes:  
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