

FORM NLS - 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/ Employee's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments (D) (Trade Credit)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total	
	For the Quarter 31st December 2022	Up to the Quarter 31st December 2022	For the Quarter 31st December 2022	Up to the Quarter 31st December 2022	For the Quarter 31st December 2022	Up to the Quarter 31st December 2022	For the Quarter 31st December 2022	Up to the Quarter 31st December 2022	For the Quarter 31st December 2022	Up to the Quarter 31st December 2022	For the Quarter 31st December 2022	Up to the Quarter 31st December 2022	For the Quarter 31st December 2022	Up to the Quarter 31st December 2022	For the Quarter 31st December 2022	Up to the Quarter 31st December 2022	For the Quarter 31st December 2022	Up to the Quarter 31st December 2022	For the Quarter 31st December 2022	Up to the Quarter 31st December 2022	For the Quarter 31st December 2022	Up to the Quarter 31st December 2022	For the Quarter 31st December 2022	Up to the Quarter 31st December 2022	For the Quarter 31st December 2022	Up to the Quarter 31st December 2022	For the Quarter 31st December 2022	Up to the Quarter 31st December 2022	For the Quarter 31st December 2022	Up to the Quarter 31st December 2022	For the Quarter 31st December 2022	Up to the Quarter 31st December 2022	For the Quarter 31st December 2022	Up to the Quarter 31st December 2022	For the Quarter 31st December 2022	Up to the Quarter 31st December 2022					
Claims Paid (Direct)	733	2,692	263	1,067	-	-	263	1,067	25,820	70,355	10,405	21,461	36,225	91,837	7,632	20,046	5,028	14,834	-	-	1	12,660	34,861	38	72	0	0	166	438	-	-	14,815	71,381	(0)	19	521	1,267	64,425	1,99,716	65,422	2,03,475
Add: Re-insurance accepted to direct claims	(0)	81	-	-	-	-	-	-	-	-	-	-	-	-	645	2,413	-	-	-	-	-	645	2,413	-	-	-	-	0	0	-	-	-	-	-	-	645	2,413	645	2,494		
Less: Re-insurance Ceded to claims paid	214	835	225	871	-	-	225	871	1,870	4,916	963	1,956	2,833	5,812	393	1,746	3,370	9,579	-	-	0	3,763	11,325	2	4	0	0	160	406	-	-	10,357	54,363	(0)	18	350	316	17,234	72,503	17,674	74,209
Net Claims Paid	519	1,938	38	196	-	-	38	196	23,950	66,440	9,432	19,505	33,392	86,025	7,984	20,714	1,658	5,255	-	-	1	9,897	29,949	36	68	0	0	0	30	-	-	4,458	16,018	(0)	1	421	972	47,838	1,29,625	46,392	1,31,759
Add: Claims Outstanding at the end of the period	5,439	5,439	416	416	2	3	418	418	12,373	12,373	1,20,861	1,32,861	1,46,073	1,46,073	4,857	4,857	6,794	6,794	4	4	4	10,563	15,365	349	349	141	141	246	246	-	-	6,881	6,881	0	0	2,254	2,254	1,67,209	1,67,209	1,73,065	1,73,065
Less: Claims Outstanding at the beginning of the year	5,138	4,399	378	384	1	3	379	387	12,274	10,246	1,29,489	1,36,263	1,41,713	1,46,529	3,905	3,441	6,027	10,123	1	1	1	10,739	13,568	328	214	116	71	254	287	-	-	5,125	12,425	0	0	2,033	2,445	1,65,306	1,75,548	1,68,827	1,86,334
Net Incurred Claims	620	2,978	76	228	1	(2)	76	227	29,699	69,966	12,734	16,343	37,732	85,569	8,639	24,228	1,529	1,855	3	4	4	10,368	23,967	59	204	25	70	70	(119)	-	-	6,013	30,874	(0)	1	541	680	54,728	1,21,286	53,635	1,24,461
Claims Paid (Direct)																																									
-In India	733	2,692	263	1,067	-	-	263	1,067	25,820	70,355	10,405	21,461	36,225	91,837	7,632	20,046	5,028	14,834	-	-	1	12,660	34,861	38	72	0	0	166	438	-	-	14,815	71,381	(0)	19	521	1,267	64,425	1,99,716	65,422	2,03,475
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Estimate of IBNR and IBNER at the end of the period (net)	784	784	139	139	2	2	140	140	2,312	2,312	70,739	70,739	73,651	73,651	2,047	2,047	1,528	1,528	-	-	-	3,566	3,566	203	203	73	73	98	98	-	-	6,466	6,466	-	-	838	838	81,295	84,295	85,219	85,219
Estimate of IBNR and IBNER at the beginning of the period (net)	685	784	123	94	1	3	124	97	1,588	1,897	64,727	65,906	66,316	66,957	1,191	1,358	1,263	1,423	-	-	-	2,455	2,381	158	70	49	38	66	86	-	-	3,358	10,342	-	-	614	755	73,015	81,428	73,824	82,309

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 surplus line, legal and other expenses that 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 disclosures to be made for segments/segment which contribute more than 10 percent of the total gross direct premium.

(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/ Employee's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments (D) (Trade Credit)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	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							
Claims Paid (Direct)	741	2,448	1,710	2,251	-	-	1,710	2,251	14,429	32,121	6,441	7,515	18,870	39,636	7,768	22,822	4,945	11,725	-	-	-	12,713	34,548	8	10	1	1	212	368	-	-	2,848	41,756	(0)	2	404	863	35,055	1,17,184	37,507	1,23,883		
Add: Re-insurance accepted to direct claims	(2)	(14)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(2)	(14)			
Less: Re-insurance Ceded to claims paid	387	1,467	1,396	1,392	-	-	1,396	1,392	722	8,339	303	1,623	1,020	9,963	369	1,342	1,822	3,582	-	-	-	2,710	4,732	0	0	1	1	168	310	-	-	-	-	2,222	32,963	0	2	177	40	5,793	47,983	7,687	50,593
Net Claims Paid	351	1,627	314	859	-	-	314	859	13,707	23,782	4,138	5,891	15,849	29,673	7,379	21,481	3,123	8,143	-	-	-	10,003	29,816	7	9	0	0	45	59	-	-	426	9,204	(0)	0	327	823	29,353	69,993	29,818	70,879		
Add: Claims Outstanding at the end of the year	6,043	6,043	409	409	4	4	403	403	10,034	10,034	1,23,906	1,23,906	1,33,940	1,33,940	5,320	5,320	9,396	9,396	1	1	1	14,717	14,717	236	236	51	51	363	363	-	-	14,311	14,311	-	-	2,992	2,992	1,66,420	1,66,420	1,72,928	1,72,928		
Less: Claims Outstanding at the beginning of the year	5,345	4,976	442	379	5	4	446	383	9,273	9,134	1,22,499	1,17,820	1,31,322	1,26,954	4,856	3,231	8,637	12,387	6	6	6	11,490	15,825	238	184	51	46	402	527	-	-	11,381	21,175	0	0	3,064	3,226	1,59,946	1,67,936	1,65,738	1,73,295		
Net Incurred Claims	1,698	2,064	131	339	(1)	(0)	130	339	14,465	24,692	5,995	11,977	20,464	36,669	7,832	23,769	3,862	4,943	(5)	(5)	(5)	11,729	28,787	(4)	51	(0)	5	6	(105)	-	-	3,377	2,160	(0)	0	255	589	35,827	68,077	37,066	70,509		
Claims Paid (Direct)																																											
-In India	741	2,448	1,710	2,251	-	-	1,710	2,251	14,429	32,121	6,441	7,515	18,870	39,636	7,768	22,822	4,945	11,725	-	-	-	12,713	34,548	8	10	1	1	212	368	-	-	2,848	41,756	(0)	2	404	863	35,055	1,17,184	37,507	1,23,883		
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Estimate 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	65,022	65,022	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		
Estimate of IBNR and IBNER at the beginning of the period (net)	722	812	80	71	4	4	84	75	1,394	2,360	65,495	65,253	66,679	67,813	825	1,168	1,801	3,024	-	-	-	2,628	4,032	65	57	24	21	81	76	-	-	10,887	20,946	-	-	773	891	81,139	83,096	81,949	84,885		

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