

## FORM NL-5 - CLAIMS SCHEDULE

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health			
	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023		
Claims Paid (Direct)	911	3,603	281	1,348	-	-	281	1,348	23,284	93,640	6,782	28,264	30,067	1,21,903	7,893	27,939	2,946	17,780	-	-	1	10,839	45,720	
Add -Re-insurance accepted to direct claims	-	81	-	-	-	-	-	-	-	-	-	-	-	-	1,187	3,600	-	-	-	-	-	-	1,187	3,600
Less -Re-insurance Ceded to claims paid	(400)	426	150	1,021	-	-	150	1,021	3,284	7,300	2,881	4,737	6,165	12,037	340	2,086	3,036	12,616	-	-	0	3,377	14,701	
<b>Net Claim Paid</b>	<b>1,319</b>	<b>3,257</b>	<b>132</b>	<b>328</b>	<b>-</b>	<b>-</b>	<b>132</b>	<b>328</b>	<b>20,000</b>	<b>86,340</b>	<b>3,901</b>	<b>23,526</b>	<b>23,901</b>	<b>1,09,866</b>	<b>8,739</b>	<b>29,453</b>	<b>(90)</b>	<b>5,165</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>8,649</b>	<b>34,618</b>	
Add -Claims Outstanding at the end of the period	4,638	4,638	327	327	2	2	329	329	13,801	13,801	1,38,932	1,38,932	1,52,733	1,52,733	3,271	3,271	7,571	7,571	4	4	4	10,847	10,847	
Less -Claims Outstanding at the beginning of the year	5,439	4,399	416	384	2	3	418	387	13,273	10,246	1,32,801	1,36,283	1,46,073	1,46,529	4,857	3,443	6,704	10,123	4	1	1	11,565	13,568	
<b>Net Incurred Claims</b>	<b>518</b>	<b>3,496</b>	<b>43</b>	<b>271</b>	<b>1</b>	<b>(1)</b>	<b>43</b>	<b>270</b>	<b>20,529</b>	<b>89,895</b>	<b>10,032</b>	<b>26,175</b>	<b>30,561</b>	<b>1,16,070</b>	<b>7,154</b>	<b>29,281</b>	<b>777</b>	<b>2,613</b>	<b>-</b>	<b>4</b>	<b>7,931</b>	<b>31,898</b>		
Claims Paid (Direct)																								
-In India	911	3,603	281	1,348	-	-	281	1,348	23,284	93,640	6,782	28,264	30,067	1,21,903	7,893	27,939	2,946	17,780	-	-	1	10,839	45,720	
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Estimates of IBNR and IBNER at the end of the period (net)	728	728	91	91	2	2	93	93	3,008	3,008	70,640	70,640	73,648	73,648	1,486	1,486	1,563	1,563	-	-	-	3,049	3,049	
Estimates of IBNR and IBNER at the beginning of the period (net)	784	784	139	94	2	3	140	97	2,312	1,897	70,739	65,060	73,051	66,957	2,047	1,558	1,520	1,423	-	-	-	3,566	2,981	

## Notes:

- Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.
- Claims includes specific claims settlement cost but not expenses of management.
- The surveyor fees, legal and other expenses shall also form part of claims cost, wherever applicable.
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realization.
- Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium.

## FORM NL-5 - CLAIMS SCHEDULE

('₹ In Lakhs)

Particulars	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments (b) (Trade Credit)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023
Claims Paid (Direct)	1	74	6	6	52	490	-	-	13,693	84,874	-	19	467	1,754	55,125	2,54,841	56,317	2,59,792
Add -Re-insurance accepted to direct claims	-	-	-	-	1	1	-	-	-	-	-	-	-	-	1,188	3,601	1,188	3,682
Less -Re-insurance Ceded to claims paid	0	4	0	0	(114)	292	-	-	10,683	65,246	(1)	17	659	975	20,769	93,273	20,510	94,719
<b>Net Claim Paid</b>	<b>1</b>	<b>70</b>	<b>5</b>	<b>6</b>	<b>167</b>	<b>199</b>	<b>-</b>	<b>-</b>	<b>3,011</b>	<b>19,629</b>	<b>1</b>	<b>2</b>	<b>(192)</b>	<b>779</b>	<b>35,544</b>	<b>1,65,170</b>	<b>36,995</b>	<b>1,68,754</b>
Add -Claims Outstanding at the end of the period	234	234	162	162	257	257	-	-	9,313	9,313	0	0	2,043	2,043	1,75,589	1,75,589	1,80,556	1,80,556
Less -Claims Outstanding at the beginning of the year	349	214	141	71	246	297	-	-	6,681	12,425	0	0	2,154	2,445	1,67,209	1,75,548	1,73,065	1,80,334
<b>Net Incurred Claims</b>	<b>(114)</b>	<b>91</b>	<b>26</b>	<b>97</b>	<b>179</b>	<b>160</b>	<b>-</b>	<b>-</b>	<b>5,643</b>	<b>16,516</b>	<b>1</b>	<b>2</b>	<b>(303)</b>	<b>377</b>	<b>43,924</b>	<b>1,65,210</b>	<b>44,486</b>	<b>1,68,977</b>
Claims Paid (Direct)																		
-In India	1	74	6	6	52	490	-	-	13,693	84,874	-	19	467	1,754	55,125	2,54,841	56,317	2,59,792
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	76	76	92	92	107	107	-	-	9,003	9,003	-	-	770	770	86,746	86,746	87,567	87,567
Estimates of IBNR and IBNER at the beginning of the period (net)	203	70	73	38	98	86	-	-	6,466	10,542	-	-	836	755	84,295	81,428	85,219	82,309

FORM NL-5 - CLAIMS SCHEDULE

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 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	8,848	31,670	5,701	17,426	1	1	14,549	49,097
Add -Re-insurance accepted to direct claims	32	18	-	-	-	-	-	-	-	-	-	-	-	-	2,146	2,146	-	-	-	-	2,146	2,146
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	19,184	1,751	2,893	3,348	6,940	0	0	5,099	9,832
<b>Net Claims Paid</b>	<b>601</b>	<b>1,628</b>	<b>113</b>	<b>372</b>	<b>-</b>	<b>-</b>	<b>113</b>	<b>372</b>	<b>17,211</b>	<b>41,003</b>	<b>(4,588)</b>	<b>1,303</b>	<b>12,623</b>	<b>42,307</b>	<b>9,243</b>	<b>30,924</b>	<b>2,353</b>	<b>10,486</b>	<b>1</b>	<b>1</b>	<b>11,597</b>	<b>41,411</b>
Add Claims Outstanding at the end 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
Less Claims Outstanding at the beginning of the year	6,043	4,976	459	379	4	4	463	383	10,034	9,134	1,23,906	1,17,820	1,33,940	1,26,954	5,320	3,231	9,396	12,587	1	6	14,717	15,825
<b>Net Incurred Claims</b>	<b>(1,043)</b>	<b>1,051</b>	<b>38</b>	<b>377</b>	<b>(1)</b>	<b>(1)</b>	<b>38</b>	<b>376</b>	<b>17,424</b>	<b>42,116</b>	<b>7,789</b>	<b>19,766</b>	<b>25,213</b>	<b>61,882</b>	<b>7,366</b>	<b>31,136</b>	<b>3,080</b>	<b>8,023</b>	<b>1</b>	<b>(4)</b>	<b>10,447</b>	<b>39,154</b>
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	8,848	31,670	5,701	17,426	1	1	14,549	49,097
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Estimates of IBNR and IBNER at the end of the period (net)</b>	<b>784</b>	<b>784</b>	<b>94</b>	<b>94</b>	<b>3</b>	<b>3</b>	<b>97</b>	<b>97</b>	<b>1,897</b>	<b>1,897</b>	<b>65,060</b>	<b>65,060</b>	<b>66,957</b>	<b>66,957</b>	<b>1,558</b>	<b>1,558</b>	<b>1,423</b>	<b>1,423</b>	<b>-</b>	<b>-</b>	<b>2,981</b>	<b>2,981</b>
<b>Estimates of IBNR and IBNER at the beginning of the period (net)</b>	<b>671</b>	<b>784</b>	<b>67</b>	<b>94</b>	<b>3</b>	<b>4</b>	<b>70</b>	<b>98</b>	<b>1,662</b>	<b>1,897</b>	<b>64,260</b>	<b>65,060</b>	<b>65,921</b>	<b>66,957</b>	<b>1,080</b>	<b>1,558</b>	<b>1,458</b>	<b>1,423</b>	<b>-</b>	<b>-</b>	<b>2,538</b>	<b>2,981</b>

- 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 includes specific claims settlement cost but not expenses of management  
c) The surveyor 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

## FORM NL-5 - CLAIMS SCHEDULE

(₹ in Lakhs)

Particulars	Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments (b) (Trade Credit)		Other Miscellaneous segment		Total Miscellaneous.		Grand Total	
	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022
Claims Paid (Direct)	55	65	1	2	130	498	-	-	13,878	55,634	8	10	715	1,578	51,191	1,68,375	52,653	1,74,537
Add -Re-insurance accepted to direct claims	-	-	-	-	1	1	-	-	-	-	-	-	-	-	2,147	2,147	2,179	2,165
Less -Re-insurance Ceded to claims paid	3	3	1	2	108	418	-	-	11,692	44,244	8	9	280	320	26,422	74,014	27,202	78,192
<b>Net Claims Paid</b>	<b>52</b>	<b>61</b>	<b>0</b>	<b>0</b>	<b>22</b>	<b>80</b>	-	-	<b>2,186</b>	<b>11,390</b>	<b>0</b>	<b>0</b>	<b>435</b>	<b>1,258</b>	<b>26,916</b>	<b>96,509</b>	<b>27,631</b>	<b>98,509</b>
Add Claims Outstanding at the end of the year	214	214	71	71	297	297	-	-	12,425	12,425	0	0	2,445	2,445	1,75,548	1,75,548	1,80,334	1,80,334
Less Claims Outstanding at the beginning of the year	236	184	51	46	363	527	-	-	14,131	21,175	-	0	2,992	3,226	1,66,420	1,67,936	1,72,926	1,73,295
<b>Net Incurred Claims</b>	<b>40</b>	<b>91</b>	<b>20</b>	<b>25</b>	<b>(45)</b>	<b>(150)</b>	-	-	<b>479</b>	<b>2,640</b>	<b>0</b>	<b>0</b>	<b>(111)</b>	<b>478</b>	<b>36,044</b>	<b>1,04,120</b>	<b>35,038</b>	<b>1,05,548</b>
Claims Paid (Direct)																		
-In India	55	65	1	2	130	498	-	-	13,878	55,634	8	10	715	1,578	51,191	1,68,375	52,653	1,74,537
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	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)	57	70	21	38	85	86	-	-	11,778	10,542	-	-	688	755	81,089	81,428	81,830	82,310