

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 June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023
Claims Paid (Direct)	1,386	1,386	280	280	-	-	280	280	20,335	20,335	8,865	8,865	29,200	29,200	6,771	6,771	2,827	2,827	0	0	9,598	9,598
Add -Re-insurance accepted to direct claims	30	30	30	30	-	-	30	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less -Re-insurance Ceded to claims paid	742	742	232	232	-	-	232	232	3,913	3,913	1,372	1,372	5,285	5,285	287	287	1,652	1,652	0	0	1,939	1,939
Net Claim Paid	674	674	78	78	-	-	78	78	16,423	16,423	7,493	7,493	23,915	23,915	6,484	6,484	1,175	1,175	0	0	7,659	7,659
Add -Claims Outstanding at the end of the period	4,436	4,436	290	290	7	7	297	297	14,293	14,293	1,39,659	1,39,659	1,53,952	1,53,952	5,716	5,716	7,781	7,781	4	4	13,502	13,502
Less -Claims Outstanding at the beginning of the year	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	10,847	10,847
Net Incurred Claims	472	472	42	42	5	5	47	47	16,914	16,914	8,220	8,220	25,134	25,134	8,930	8,930	1,385	1,385	0	0	10,314	10,314
Claims Paid (Direct)																						
-In India	1,386	1,386	170	170	-	-	170	170	20,335	20,335	8,865	8,865	29,200	29,200	6,771	6,771	2,827	2,827	0	0	9,598	9,598
-Outside India	-	-	110	110	-	-	110	110	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	690	690	71	71	7	7	78	78	2,636	2,636	65,455	65,455	68,091	68,091	2,686	2,686	3,708	3,708	-	-	6,393	6,393
Estimates of IBNR and IBNER at the beginning 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

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		Trade Credit		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023
Claims Paid (Direct)	2	2	2	2	11	11	-	-	20,490	20,490	0	0	815	815	60,118	60,118	61,784	61,784
Add -Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	61	61
Less -Re-insurance Ceded to claims paid	0	0	0	0	9	9	-	-	15,985	15,985	0	0	92	92	23,310	23,310	24,284	24,284
Net Claim Paid	1	1	2	2	2	2	-	-	4,505	4,505	0	0	724	724	36,808	36,808	37,561	37,561
Add -Claims Outstanding at the end of the period	207	207	1,086	1,086	225	225	-	-	4,680	4,680	0	0	1,895	1,895	1,75,548	1,75,548	1,80,281	1,80,281
Less -Claims Outstanding at the beginning of the year	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
Net Incurred Claims	(26)	(26)	926	926	(31)	(31)	-	-	(127)	(127)	0	0	575	575	36,767	36,767	37,285	37,285
Claims Paid (Direct)																		
-In India	2	2	2	2	11	11	-	-	20,490	20,490	0	0	815	815	60,118	60,118	61,673	61,674
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	110	110
Estimates of IBNR and IBNER at the end of the period (net)	38	38	146	146	99	99	-	-	4,307	4,307	-	-	692	692	79,767	79,767	80,535	80,535
Estimates of IBNR and IBNER at the beginning of the period (net)	76	76	92	92	107	107	-	-	9,003	9,003	-	-	770	770	86,746	86,746	87,567	87,567

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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 June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022
Claims Paid (Direct)	1,028	1,028	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
Add :Re-insurance accepted to direct claims	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	402	402	302	302	-	-	302	302	1,010	1,010	522	522	1,532	1,532	767	767	2,806	2,806	0	0	3,573	3,573
Net Claim Paid	629	629	58	58	-	-	58	58	19,429	19,429	5,396	5,396	24,826	24,826	5,182	5,182	1,926	1,926	1	1	7,108	7,108
Add Claims Outstanding at the end of the year	4,995	4,995	347	347	1	1	347	347	10,772	10,772.21	1,32,557	1,32,557.50	1,43,330	1,43,330	3,321	3,320.77	8,524	8,523.79	1	1	11,846	11,846
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
Net Incurred Claims	1,225	1,225	20	20	(3)	(3)	18	18	19,955	19,955	1,671	1,671	21,626	21,626	5,060	5,060	326	326	0	0	5,386	5,386
Claims Paid (Direct)	1,028	1,028	342	342	-	-	342	342	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
-In India	-	-	18	18	-	-	18	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-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	1,558	1,558	1,423	1,423	-	-	2,981	2,981
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	1,558	1,458	1,423	-	-	2,538	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		Trade Credit		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022
Claims Paid (Direct)	14	14	0	0	234	234	-	-	48,442	48,442	19	19	294	294	86,041	86,041	87,429	87,429
Add :Re-insurance accepted to direct claims	-	-	-	-	0	0	-	-	-	-	-	-	-	-	0	0	3	3
Less :Re-insurance Ceded to claims paid	1	1	0	0	214	214	-	-	36,828	36,828	18	18	67	67	42,233	42,233	42,937	42,937
Net Claim Paid	13	13	0	0	20	20	-	-	11,614	11,614	1	1	227	227	43,809	43,809	44,495	44,495
Add Claims Outstanding at the end of the year	274	274.29	95	94.53	253	253.38	-	-	1,444	1,443.94	0	0	2,313	2,313	1,59,555	1,59,555	1,64,897	1,64,897
Less Claims Outstanding at the beginning 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
Net Incurred Claims	74	74	24	24	(24)	(24)	-	-	633	633	1	1	95	95	27,816	27,816	29,058	29,058
Claims Paid (Direct)																		
-In India	14	14	0	0	234	234	-	-	48,442	48,442	19	19	294	294	86,041	86,041	87,411	87,411
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18	18
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