

## FORM NL-5-CLAIMS SCHEDULE

## CLAIMS INCURRED [NET]

(₹ '000)

For The Quarter Ended June 30, 2017	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For The Quarter Ended June 30, 2017
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Others	Total	Grand Total
Direct claims	134,073	20,264	174	470,590	246,018	870	67,203	176,736	-	20,893	-	-	1,462,779	2,445,089	2,599,600
Add Claims Outstanding at the end of the year *	361,367	16,849	97	176,699	4,134,766	3,974	53,439	76,839	200	(3,116)	-	472	612,848	5,056,121	5,434,434
Less Claims Outstanding at the beginning of the year *	264,164	17,314	-	157,937	4,159,951	3,929	47,269	49,058	200	6,458	-	472	796,327	5,221,601	5,503,079
<b>Gross Incurred Claims</b>	<b>231,276</b>	<b>19,799</b>	<b>271</b>	<b>489,352</b>	<b>220,833</b>	<b>915</b>	<b>73,373</b>	<b>204,517</b>	<b>-</b>	<b>11,319</b>	<b>-</b>	<b>-</b>	<b>1,279,300</b>	<b>2,279,609</b>	<b>2,530,955</b>
Add :Re-insurance accepted to direct claims	124	-	-	-	-	-	-	-	-	101	-	-	-	101	225
Less :Re-insurance Ceded to claims paid	153,848	11,118	174	32,801	10,629	44	11,708	8,923	-	7,957	-	-	1,205,428	1,277,490	1,442,630
<b>Total Claims Incurred</b>	<b>77,552</b>	<b>8,681</b>	<b>97</b>	<b>456,551</b>	<b>210,204</b>	<b>871</b>	<b>61,665</b>	<b>195,594</b>	<b>-</b>	<b>3,463</b>	<b>-</b>	<b>-</b>	<b>73,872</b>	<b>1,002,220</b>	<b>1,088,550</b>

\* In accordance with the Format Claim outstanding is furnished on Net basis

(₹ '000)

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(₹ '000)

For the corresponding quarter of the preceding period ended June 30, 2016	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For the corresponding quarter of the preceding period ended June 30, 2016
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Others	Total	Grand Total
Direct claims	124,345	73,375	-	396,025	214,420	279	36,979	260,741	-	5,496	-	11,984	47,173	973,097	1,170,817
Add Claims Outstanding at the end of the year *	341,041	27,770	-	243,373	3,935,376	4,469	35,065	155,867	131	28,587	-	246	234,569	4,637,683	5,006,494
Less Claims Outstanding at the beginning of the year *	275,577	48,819	-	259,187	3,847,230	3,662	22,062	189,282	131	33,720	-	764	206,741	4,562,779	4,887,175
<b>Gross Incurred Claims</b>	<b>189,809</b>	<b>52,326</b>	<b>-</b>	<b>380,211</b>	<b>302,566</b>	<b>1,086</b>	<b>49,982</b>	<b>227,326</b>	<b>-</b>	<b>363</b>	<b>-</b>	<b>11,466</b>	<b>75,001</b>	<b>1,048,001</b>	<b>1,290,136</b>
Add :Re-insurance accepted to direct claims	137	-	-	-	-	-	-	-	-	31	-	-	-	31	168
Less :Re-insurance Ceded to claims paid	95,829	42,711	-	63,770	4,754	14	6,617	13,354	-	1,045	-	11,385	4,973	105,912	244,452
<b>Total Claims Incurred</b>	<b>94,117</b>	<b>9,615</b>	<b>-</b>	<b>316,441</b>	<b>297,812</b>	<b>1,072</b>	<b>43,365</b>	<b>213,972</b>	<b>-</b>	<b>(651)</b>	<b>-</b>	<b>81</b>	<b>70,028</b>	<b>942,120</b>	<b>1,045,852</b>

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Notes:

- Included 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.
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.