

FORM NL-5 - 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 Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments (b)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter	Up to the quarter September 30, 2021	For the Quarter	Up to the quarter September 30, 2021	For the Quarter	Up to the quarter September 30, 2021	For the Quarter	Up to the quarter September 30, 2021	For the Quarter	Up to the quarter September 30, 2021	For the Quarter	Up to the quarter September 30, 2021	For the Quarter	Up to the quarter September 30, 2021	For the Quarter	Up to the quarter September 30, 2021	For the Quarter	Up to the quarter September 30, 2021	For the Quarter	Up to the quarter September 30, 2021	For the Quarter	Up to the quarter September 30, 2021	For the Quarter	Up to the quarter September 30, 2021	For the Quarter	Up to the quarter September 30, 2021	For the Quarter	Up to the quarter September 30, 2021	For the Quarter	Up to the quarter September 30, 2021	For the Quarter	Up to the quarter September 30, 2021	For the Quarter	Up to the quarter September 30, 2021	For the Quarter	Up to the quarter September 30, 2021	For the Quarter	Up to the quarter September 30, 2021		
Claims Paid (Direct)																																								
Add :Re-insurance accepted to direct claims		2,261		515		0		515		738		-		738		-		-		-		-		-		1,152		96		-		8,725			-		10,712		13,488	
Less :Re-insurance Ceded to claims paid		101		174		-		174		(14)		-		(14)		-		-		-		-		-		105		(9)		-		-		-		82		356		
Net Claim Paid		2,160	-	341	-	0	-	341	-	753	-	-	-	753	-	-	-	-	-	-	-	-	-	-	1,047	-	104	-	-	-	8,725	-	-	-	-	-	10,630	-	13,131	
Add Claims Outstanding at the end of the year		16,419		3,365		9		3,374		604		275		880		-	-	-	-	-	-	-	-	-	2,770		966		175		14,345			77		19,212		39,006		
Less Claims Outstanding at the beginning of the year		16,163		3,387		0		3,387		1,172		254		1,426		-	-	-	-	-	-	-	-	-	3,590		968		106		18,841			76		25,008		44,558		
Net Incurred Claims		2,417	-	319	-	9	-	328	-	185	-	21	-	206	-	-	-	-	-	-	-	-	-	-	227	-	102	-	68	-	4,230	-	-	0	-	4,833	-	7,578		
Claims Paid (Direct)																																								
-In India																																								
-Outside India																																								
Estimates of IBNR and IBNER at the end of the period (net)																																								
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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

(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 Compensation/		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments (e)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total		
	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	
Claims Paid (Direct)																																									
Add :Re-insurance accepted to direct claims		2,236		141		0		141		734		-		734		-		-		-		-		231		341		-		7,521				-		8,827		11,203			
Less :Re-insurance Ceded to claims paid		433		(20)		-		(20)		(33)		-		(33)		-		-		-		-		-		(7)		-		-		-		-		-		(40)		373	
Net Claim Paid		1,803	-	160	-	0	-	160	-	767	-	-	-	767	-	-	-	-	-	-	-	-	-	231	-	349	-	-	-	7,521	-	-	-	-	-	-	-	-	8,867	-	10,830
Add Claims Outstanding at the end of the year		22,409		1,899		5		1,904		1,867		87		1,955		-	-	32		-	-	-	-	3,566		1,017		114		17,757				42		24,483		48,796			
Less Claims Outstanding at the beginning of the year		15,790		813		0		813		1,288		175		1,463				52				-	4,495		1,135		46		24,230				74		31,496		48,099				
Net Incurred Claims		8,422	-	1,247	-	4	-	1,251	-	1,345	-	(87)	-	1,258	-	-	-	(20)	-	-	-	-	-	(698)	-	230	-	68	-	1,048	-	-	-	-	(32)	-	1,854	-	11,527		
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