FORM NL-5 - CLAIMS SCHEDULE (Amount in Rs. Lakhs)

Particulars	FIRE		Marine	Cargo	Mari	ne Hull	Tota	Il Marine	Mo	otor OD	Moto	or TP	<u>Total Mot</u> e	<u>or</u>	Health	Perso	onal Accide	nt Trave	el Insurano	ce <u>Tota</u>	al Health	Comp Em	orkmen's pensation/ nployer's .iability	,	roduct Liabil	it Enginee	ering	Aviation	Cro	op Insura	nce Oth	er segments (b)	Miscel	ther Ilaneous Iment	<u>Tota</u> <u>Miscellan</u>		and Total	Grand To
	Se	p to the Fluarter Ceptembe	Quarter	-	1	1 -		up to the quarter Septem er 30, 2021	Quarte	1 -	r Quarter	-		arter Qua temb		Quar er		Quarto er	ter the quarte Septer ber 30	Quarte er		Quarto	ter the quarte	Quarte er	Up to the quarter September 30, 2021	Quarter S	p to the quarter eptemb		e Quar ter em	ter qua		the Up to the quarter Septem ber 30,	Quarter	1 - 1	Quarter q	-	For the Quarter	Up to t quarte Septem 30, 202
Claims Paid (Direct)								_		+								_		+		+				+ +				_			-	+	+			
Add :Re-insurance accepted to direct claims		2,261		515		0		515	5	73	8	-		738	_		-		_		_		-		1,152		96	-			8,725			 - 		10,712		13
Less :Re-insurance Ceded to claims paid		101		174	+	-		174	1	(1		-		(14)	-		-		_		-		-		105		(9)	-			-			-		82		
Net Claim Paid		2,160	-	341	_	0	_	34:	_	75	3 -	-	-	753		_		_	_	_	_	_	-	_	1,047	+	104			-	8,725		-	-	-	10,630	-	13 39
Add Claims Outstanding at the end of the year		16,419		3,365		9		3,374		60		275		880		-		_	_	-	-	-	-	-	2,770		966	1	.75		4,345			77		19,212		39
Less Claims Outstanding at the beginning of the year		16,163		3,387		0		3,387	7	1,17		254		1,426			-								3,590		968	1	.06		8.841			76		25,008		44
Net Incurred Claims		2,417	-	319	-	9	-	328	3 -	18		21		206		-		-	-	-	-	-	-	-	227		102	-	68 -	-	4,230		-	0	-	4,833	-	7
Claims Paid (Direct)						1		-												+	-					+ +							+	+				
-In India																																						i
-Outside India																																						í
Estimates of IBNR and IBNER at the end of the period (net)																																						
<u>period (net)</u> Estimates of IBNR and IBNER at the beginning of the period (net)																																						1

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

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 C	argo	Ма	rine Hull	Tot	tal Marine	Mo	tor OD	Мо	tor TP	<u>Tota</u>	l Motor	He	alth	Persona	al Accident	t Travel :	Insurance	<u>Total</u>	<u>Health</u>	Compe	kmen's ensation/ elover's	,	roduct Liabil	it Engiı	neering	Aviati	ion C	Crop In	surance	Other seg	ments	Oth Miscella seam		<u>Total</u> Miscellan	-	d Total	Grand Tot
		up to the Quarter o the previous year	of corres	p Quarto g of the previous year	er corres e ondin us quarte	sp the g Quarte er of the previou	corres ondin	ng of the er previou e year	corres	Quarter of the previous year	corresponding onding quarter	Quarter of the previous	corresp onding quarter	Quarter of the previous year	corresp onding quarter	the Quarter of the previous	corresp onding quarter	Quarter of the previous	corresp onding quarter of the	the Quarter of the	corresp onding quarter of the	the Quarter of the previous	For the corresp onding quarter	up to the Quarte of the previou	corresp er onding e quarter us of the	Quarter of the previous year		Quarter of the previous year	onding quarter of the p	the cor Quarter on of the qua	orresp nding uarter of the	Quarter of the previous year	corresp onding	the Quarter of the previous	corresp onding quarter	the Quarter of the previous	onding Q quarter c	the corrections of the evious pre	- 1	
Claims Paid (Direct)																																								
Add :Re-insurance accepted to direct claims		2,236	;	14	11	 	1	14	1	734	1	_		734				+ -		 		 -		_		231		341			+	7,521				_		8,827		11,2
Less :Re-insurance Ceded to claims paid		433	3	(2	20)	-		(2	0)	(33	3)	 -		(33	1			 		+ -		 	+	+ -		- 251		(7		_		7,321						(40)	$\overline{}$	11,2
Net Claim Paid		1 803	3 -	16	50 -		1 -	16	0 -	767	7 -	 	 _	767	_	_	_	_	 	 _	_	_	 _	_	 	231	 	349	' _ 	_	_	7,521	_		_			8 867		10,8
Add Claims Outstanding at the end of the year		22,409	9	1,89	99	1	5	1,90	_	1,867		87		1,955		_	_	32	-	 -	_		+ -	 -	-	3,566		1,017		114		17,757				42		24,483		48,7
Less Claims Outstanding at the beginning of the year		15,790	_	81			0	81		1,288		175		1,463	+			52					1			4,495		1.135		46		24,230				74		31,496		48,09
Net Incurred Claims		8,422		1,24	17 -	-	4 -	1,25	1 -	1,345		(87) -	1,258	+	-	-	(20)) -	-	-	-	-	-	-	(698		230	-	68	-	1,048	-	-	-	(32)	-	1,854		11,52
Claims Paid (Direct)																				1	1																			
-In India																																								,
Outside India																																								
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