

## FORM NL-5 - CLAIMS SCHEDULE

Name of the Insurer: **Hannover Rück SE – India Branch**  
Registration No.: **FRB/004**  
Date of Registration with the IRDAI : **21st December, 2016**

hannover re®

## CLAIMS INCURRED [NET]

Rupees ('000)

Particulars	For the year ended 31 March 2020													Life	Total
	Fire	Marine			Miscellaneous										
		Hull	Others	Total	Motor	Crop	Aviation	Credit	Engineering	Liability	Health	Others			
Claims Paid	2,94,728	3,535	12,210	15,745	2,14,563	40,53,843	51,292	3,04,825	1,20,268	23,751	1,34,666	-	2,79,700	54,93,381	
Direct Claims Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Add : Claims Outstanding at the close of the year (net of Re-insurance)	16,97,900	(13,053)	(42,850)	(55,903)	3,21,577	21,16,871	63,643	2,87,750	3,93,011	2,63,558	3,70,480	33,016	81,592	55,73,495	
Less: Claims Outstanding at the beginning of the year (net of Re-insurance)	(10,86,723)	9,930	30,605	40,535	(30,323)	(10,54,302)	(60,328)	(3,20,072)	(3,20,256)	(2,20,419)	(2,03,322)	(13,709)	(75,951)	(33,44,870)	
Gross Incurred Claims	<b>9,05,905</b>	<b>412</b>	<b>(35)</b>	<b>377</b>	<b>5,05,817</b>	<b>51,16,412</b>	<b>54,607</b>	<b>2,72,503</b>	<b>1,93,023</b>	<b>66,890</b>	<b>3,01,824</b>	<b>19,307</b>	<b>2,85,341</b>	<b>77,22,006</b>	
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Less :Re-insurance Ceded to claims paid	(97,717)	(3,076)	61	(3,015)	(70,806)	(13,32,394)	53,609	(2,56,379)	(48,645)	(9,334)	(47,621)	-	(1,08,638)	(19,20,940)	
<b>Total Claims Incurred (Net)</b>	<b>8,08,188</b>	<b>(2,664)</b>	<b>26</b>	<b>(2,638)</b>	<b>4,35,011</b>	<b>37,84,018</b>	<b>1,08,216</b>	<b>16,124</b>	<b>1,44,378</b>	<b>57,556</b>	<b>2,54,203</b>	<b>19,307</b>	<b>1,76,703</b>	<b>58,01,066</b>	

Particulars	For the year ended 31 March 2019													Life	Total
	Fire	Marine			Miscellaneous										
		Hull	Others	Total	Motor	Crop	Aviation	Credit	Engineering	Liability	Health	Others			
Claims Paid	2,26,012	232	14,870	15,102	7,989	31,21,319	3,06,839	96,638	31,196	4,701	1,28,884	-	1,70,650	41,09,330	
Direct Claims Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Add : Claims Outstanding at the close of the year (net of Re-insurance)	10,86,723	(9,930)	(30,605)	(40,535)	30,323	10,54,302	60,328	3,20,072	3,20,256	2,20,419	2,03,322	13,709	75,951	33,44,870	
Less: Claims Outstanding at the beginning of the year (net of Re-insurance)	(3,99,247)	(9,983)	(67,332)	(77,315)	(17,298)	(2,37,633)	(54,154)	(78,376)	(1,32,187)	(67,773)	(95,160)	-	(45,233)	(12,04,376)	
Gross Incurred Claims	<b>9,13,488</b>	<b>(19,681)</b>	<b>(83,067)</b>	<b>(1,02,748)</b>	<b>21,014</b>	<b>39,37,988</b>	<b>3,13,013</b>	<b>3,38,334</b>	<b>2,19,265</b>	<b>1,57,347</b>	<b>2,37,046</b>	<b>13,709</b>	<b>2,01,368</b>	<b>62,49,824</b>	
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Less :Re-insurance Ceded to claims paid	(83,747)	(235)	(11,499)	(11,734)	(3,196)	(11,01,982)	(2,58,469)	(56,674)	(12,525)	(1,880)	(48,733)	-	(14,958)	(15,93,898)	
<b>Total Claims Incurred (Net)</b>	<b>8,29,741</b>	<b>(19,916)</b>	<b>(94,566)</b>	<b>(1,14,482)</b>	<b>17,818</b>	<b>28,36,006</b>	<b>54,544</b>	<b>2,81,660</b>	<b>2,06,740</b>	<b>1,55,467</b>	<b>1,88,313</b>	<b>13,709</b>	<b>1,86,410</b>	<b>46,55,926</b>	