

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

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021
Claims Paid (Direct)														
Add :Re-insurance accepted to direct claims		2,752		295		596		891		12,124		7,607		19,731
Less :Re-insurance Ceded to claims paid		(930)		(284)		(592)		(876)		(3,425)		(2,130)		(5,555)
Net Claim Paid		1,822		11		5		16		8,699		5,477		14,176
Add Claims Outstanding at the end of the year		26,947		432		250		682		9,172		7,070		16,242
Less Claims Outstanding at the beginning of the year		(22,684)		(234)		(80)		(315)		(9,603)		(6,471)		(16,073)
Net Incurred Claims		6,085		209		175		383		8,268		6,077		14,345
Claims Paid (Direct)														
-In India		-		-		-		-		-		-		-
-Outside India		-		-		-		-		-		-		-
Estimates of IBNR and IBNER at the end of the period (net)		7,698		86		38		124		148		129		276
Estimates of IBNR and IBNER at the beginning of the period (net)		(6,829)		(54)		(24)		(78)		(102)		(148)		(250)

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

(Amount in Rs. Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	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		4,328		19		5		24		2,748		-		2,748
Less :Re-insurance Ceded to claims paid		(1,472)		(18)		(5)		(23)		(893)		-		(893)
Net Claim Paid		2,856		1		0		1		1,855		-		1,855
Add Claims Outstanding at the end of the year		22,760.06		16.88		-481.96		(465)		4,542.83		194.54		4,737
Less Claims Outstanding at the beginning of the year		(16,675)		41		518		518		(3,066)		(150)		(3,216)
Net Incurred Claims		8,941		59		36		95		3,332		44		3,377
Claims Paid (Direct)														
-In India		-		-		-		-		-		-		-
-Outside India		-		-		-		-		-		-		-
Estimates of IBNR and IBNER at the end of the period (net)		7,523		(143)		(517)		(659)		133		107		239
Estimates of IBNR and IBNER at the beginning of the period (net)		(5,068)		174		524		699		(99)		(128)		(227)

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
(Amount in Rs. Lakhs)

Particulars	Miscellaneous											
	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability	
	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021
Claims Paid (Direct)												
Add :Re-insurance accepted to direct claims		7		(518)				(510)		17		(1)
Less :Re-insurance Ceded to claims paid		(2)		166				163		(7)		1
Net Claim Paid		5		(352)				(347)		9		(1)
Add Claims Outstanding at the end of the year		166		2,107				2,273		151		22
Less Claims Outstanding at the beginning of the year		(148)		(2,958)				(3,107)		(74)		(11)
Net Incurred Claims		22		(1,203)				(1,181)		86		11
Claims Paid (Direct)												
-In India	-	-	-	-	-	-	-	-	-	-	-	-
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)		114		1,560				1,674		48		16
Estimates of IBNR and IBNER at the beginning of the period (net)		(97)		(1,642)				(1,739)		(25)		(8)

(Amount in Rs. Lakhs)

Particulars	Miscellaneous											
	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability	
	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		18		495				513		1		0
Less :Re-insurance Ceded to claims paid		(6)		(140)				(146)		(0)		(0)
Net Claim Paid		12		355				367		0		0
Add Claims Outstanding at the end of the year		464.04		3,427.39				3,891		10.55		3.27
Less Claims Outstanding at the beginning of the year		(352)		(3,353)				(3,705)		(4)		(1)
Net Incurred Claims		125		429				554		7		2
Claims Paid (Direct)												
-In India	-	-	-	-	-	-	-	-	-	-	-	-
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)		323		1,348				1,670		3		1
Estimates of IBNR and IBNER at the beginning of the period (net)		(223)		(1,578)				(1,801)		(1)		-

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

Particulars	Engineering		Aviation		Crop Insurance		Credit ^(b)		Other Liability ^(b)		Other Miscellaneous segment		Life ^(b)		Total Miscellaneous		Grand Total
	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	
Claims Paid (Direct)																	
Add :Re-insurance accepted to direct claims		(188)		332		(14,323)		736		158		58		4,579		10,588	
Less :Re-insurance Ceded to claims paid		58		(232)		4,586		(682)		(69)		(19)		(2,289)		(4,046)	
Net Claim Paid		(130)		100		(9,737)		55		88		39		2,289		6,541	
Add Claims Outstanding at the end of the year		4,636		307		28,131		1,297		6,387		1,237		2,224		62,908	
Less Claims Outstanding at the beginning of the year		(4,676)		(332)		(24,339)		(1,244)		(5,597)		(1,195)		(979)		(57,625)	
Net Incurred Claims		(170)		75		(5,945)		108		878		81		3,535		11,825	
Claims Paid (Direct)																	
-In India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)		2,973		201		14,448		823		4,614		891		2,359		28,323	
Estimates of IBNR and IBNER at the beginning of the period (net)		(2,402)		(158)		(8,039)		(849)		(3,965)		(791)		(1,113)		(19,339)	

(Amount in Rs. Lakhs)

Particulars	Engineering		Aviation		Crop Insurance		Credit ^(b)		Other Liability ^(b)		Other Miscellaneous segment		Life ^(b)		Total Miscellaneous		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	
Claims Paid (Direct)																	
Add :Re-insurance accepted to direct claims		419		253		21,397		825		492		209		1,841		28,698	
Less :Re-insurance Ceded to claims paid		(141)		(345)		(7,061)		(956)		(175)		(69)		(862)		(10,648)	
Net Claim Paid		278		(92)		14,336		(131)		317		140		979		18,050	
Add Claims Outstanding at the end of the year		5,099.49		780.30		14,772.78		2,838.50		4,289.48		937.65		1,175.13		38,536	
Less Claims Outstanding at the beginning of the year		(3,930)		(636)		(21,169)		(2,878)		(2,630)		(634)		(816)		(39,619)	
Net Incurred Claims		1,447		52		7,940		(170)		1,977		443		1,338		16,967	
Claims Paid (Direct)																	
-In India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)		2,102		540		5,037		1,939		3,300		578		1,309		16,719	
Estimates of IBNR and IBNER at the beginning of the period (net)		(1,471)		(517)		(6,798)		(2,218)		(2,047)		(429)		(816)		(16,324)	

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(Amount in Rs. Lakhs)

Particulars	Grand Total
	Up to the quarter 30 Sept 2021
Claims Paid (Direct)	
Add :Re-insurance accepted to direct claims	14,232
Less :Re-insurance Ceded to claims paid	(5,852)
Net Claim Paid	8,379
Add Claims Outstanding at the end of the year	90,537
Less Claims Outstanding at the beginning of the year	(80,624)
Net Incurred Claims	18,292
Claims Paid (Direct)	
-In India	-
-Outside India	-
Estimates of IBNR and IBNER at the end of the period (net)	36,145
Estimates of IBNR and IBNER at the beginning of the period (net)	(26,246)

(Amount in Rs. Lakhs)

Particulars	Grand Total
	up to the Quarter of the previous year
Claims Paid (Direct)	
Add :Re-insurance accepted to direct claims	33,051
Less :Re-insurance Ceded to claims paid	(12,143)
Net Claim Paid	20,907
Add Claims Outstanding at the end of the year	60,831
Less Claims Outstanding at the beginning of the year	(55,735)
Net Incurred Claims	26,003
Claims Paid (Direct)	
-In India	-
-Outside India	-
Estimates of IBNR and IBNER at the end of the period (net)	23,583
Estimates of IBNR and IBNER at the beginning of the period (net)	(20,694)