

SCHEDULES TO AND FORMING PART OF THE REVENUE ACCOUNTS AND PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED ON AND TO BALANCE SHEET AS AT 31st December 2017

FORM NL-5 - CLAIMS SCHEDULE  
CLAIMS INCURRED [NET]

Rs '000

For the quarter ended 31st December 2017

Particulars	Fire	Marine	Miscellaneous											Grand Total			
			Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others		Miscellaneous Total		
Claims paid:																	
Direct claims	1,012	-	107,223	2,394	109,617	-	-	3,428	14,013	-	-	-	-	-	-	127,058	128,070
Add : Claims Outstanding at the end of the year	4,431	-	104,488	392,473	496,961	-	-	7,880	18,503	-	-	-	-	-	610	523,953	528,384
Less : Claims Outstanding at the beginning of the year	1,586	-	98,613	285,202	383,815	-	-	6,523	15,221	-	-	-	-	-	166	405,725	407,311
<b>Gross Incurred Claims</b>	<b>3,856</b>	<b>-</b>	<b>113,098</b>	<b>109,665</b>	<b>222,763</b>	<b>-</b>	<b>-</b>	<b>4,785</b>	<b>17,296</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>443</b>	<b>245,287</b>	<b>249,143</b>
Add : Re-insurance accepted to direct claims	169	-	-	-	-	-	-	-	-	-	70	-	-	-	-	70	239
Less : Re-insurance Ceded to claims	549	-	27,976	120	28,096	-	-	1,797	700	-	-	-	-	-	-	30,593	31,142
<b>Total Claims Incurred (Net)</b>	<b>3,476</b>	<b>-</b>	<b>85,122</b>	<b>109,545</b>	<b>194,667</b>	<b>-</b>	<b>-</b>	<b>2,988</b>	<b>16,595</b>	<b>-</b>	<b>70</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>443</b>	<b>214,764</b>	<b>218,240</b>

Upto the quarter ended 31st December 2017

Particulars	Fire	Marine	Miscellaneous											Grand Total			
			Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others		Miscellaneous Total		
Claims paid:																	
Direct claims	1,012	-	216,169	2,664	218,833	-	-	4,178	30,254	-	-	-	-	-	-	253,265	254,277
Add : Claims Outstanding at the end of the year	4,431	-	104,488	392,473	496,961	-	-	7,880	18,503	-	-	-	-	-	610	523,953	528,384
Less : Claims Outstanding at the beginning of the year	18	-	49,209	118,685	167,894	-	-	1,332	7,894	-	-	-	-	-	1	177,121	177,140
<b>Gross Incurred Claims</b>	<b>5,424</b>	<b>-</b>	<b>271,448</b>	<b>276,452</b>	<b>547,900</b>	<b>-</b>	<b>-</b>	<b>10,726</b>	<b>40,863</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>608</b>	<b>600,097</b>	<b>605,521</b>
Add : Re-insurance accepted to direct claims	677	-	-	-	-	-	-	-	-	-	163	-	-	-	-	163	840
Less : Re-insurance Ceded to claims	549	-	33,355	133	33,488	-	-	2,192	1,621	-	-	-	-	-	-	37,301	37,850
<b>Total Claims Incurred (Net)</b>	<b>5,552</b>	<b>-</b>	<b>238,093</b>	<b>276,319</b>	<b>514,412</b>	<b>-</b>	<b>-</b>	<b>8,534</b>	<b>39,242</b>	<b>-</b>	<b>163</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>608</b>	<b>562,958</b>	<b>568,511</b>

For the quarter ended 31st December 2016

Particulars	Fire	Marine	Miscellaneous											Grand Total			
			Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others		Miscellaneous Total		
Claims paid:																	
Direct claims	-	-	14,744	-	14,744	-	-	-	3,192	-	-	-	-	-	-	17,936	17,936
Add : Claims Outstanding at the end of the year	-	-	34,599	64,595	99,194	-	-	150	3,378	-	-	-	-	-	-	102,723	102,723
Less : Claims Outstanding at the beginning of the year	-	-	13,886	28,560	42,445	-	-	-	2,696	-	-	-	-	-	-	45,141	45,141
<b>Gross Incurred Claims</b>	<b>-</b>	<b>-</b>	<b>35,458</b>	<b>36,035</b>	<b>71,493</b>	<b>-</b>	<b>-</b>	<b>150</b>	<b>3,873</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>75,517</b>	<b>75,517</b>	
Add : Re-insurance accepted to direct claims	11	-	-	(1)	(1)	-	-	-	-	-	132	-	-	-	-	131	143
Less : Re-insurance Ceded to claims	-	-	737	-	737	-	-	-	160	-	-	-	-	-	-	897	897
<b>Total Claims Incurred (Net)</b>	<b>11</b>	<b>-</b>	<b>34,721</b>	<b>36,035</b>	<b>70,755</b>	<b>-</b>	<b>-</b>	<b>150</b>	<b>3,714</b>	<b>-</b>	<b>132</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>74,751</b>	<b>74,763</b>	

Upto the quarter ended 31st December 2016

Particulars	Fire	Marine	Miscellaneous											Grand Total			
			Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others		Miscellaneous Total		
Claims paid:																	
Direct claims	-	-	21,287	-	21,287	-	-	-	4,188	-	-	-	-	-	-	25,475	25,475
Add : Claims Outstanding at the end of the year	-	-	34,599	64,595	99,194	-	-	150	3,378	-	-	-	-	-	-	102,723	102,723
Less : Claims Outstanding at the beginning of the year	-	-	838	1,151	1,989	-	-	-	12	-	-	-	-	-	-	2,001	2,001
<b>Gross Incurred Claims</b>	<b>-</b>	<b>-</b>	<b>55,048</b>	<b>63,444</b>	<b>118,492</b>	<b>-</b>	<b>-</b>	<b>150</b>	<b>7,554</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>126,196</b>	<b>126,196</b>	
Add : Re-insurance accepted to direct claims	(431)	-	-	(0.8)	(1)	-	-	-	-	-	99	-	-	-	-	98	(333)
Less : Re-insurance Ceded to claims	-	-	1,064	-	1,064	-	-	-	209	-	-	-	-	-	-	1,274	1,274
<b>Total Claims Incurred (Net)</b>	<b>(431)</b>	<b>-</b>	<b>53,984</b>	<b>63,443</b>	<b>117,427</b>	<b>-</b>	<b>-</b>	<b>150</b>	<b>7,344</b>	<b>-</b>	<b>99</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>125,021</b>	<b>124,590</b>	