

**Kotak Mahindra General Insurance Company Limited**  
IRDAI Registration No. 152 Dated November 18, 2015



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 March 2018

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

Rs '000

For the quarter ended 31st March 2018

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	3,825	-	91,660	2,594	94,254	-	2,872	18,977	-	-	-	-	-	3	1,16,107	1,19,932
Add : Claims Outstanding at the end of the year	6,197	-	1,24,676	5,15,913	6,40,589	-	9,312	22,674	-	-	-	-	-	1,328	6,73,903	6,80,100
Less : Claims Outstanding at the beginning of the year	4,431	-	1,04,488	3,92,473	4,96,961	-	7,880	18,503	-	-	-	-	-	610	5,23,953	5,28,384
<b>Gross Incurred Claims</b>	<b>5,592</b>	<b>-</b>	<b>1,11,848</b>	<b>1,26,034</b>	<b>2,37,883</b>	<b>-</b>	<b>4,304</b>	<b>23,148</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>721</b>	<b>2,66,058</b>	<b>2,71,650</b>
Add : Re-insurance accepted to direct claims	127	-	-	-	-	-	-	-	-	6	-	-	-	-	6	133
Less : Re-insurance Ceded to claims	2,046	-	5,382	130	5,512	-	1,591	840	-	-	-	-	-	2	7,944	9,990
<b>Total Claims Incurred (Net)</b>	<b>3,674</b>	<b>-</b>	<b>1,06,467</b>	<b>1,25,905</b>	<b>2,32,372</b>	<b>-</b>	<b>2,714</b>	<b>22,308</b>	<b>-</b>	<b>6</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>720</b>	<b>2,58,119</b>	<b>2,61,793</b>

Upto the quarter ended 31st March 2018

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	4,837	-	3,07,829	5,259	3,13,088	-	7,050	49,231	-	-	-	-	-	3	3,69,372	3,74,209
Add : Claims Outstanding at the end of the year	6,197	-	1,24,676	5,15,913	6,40,589	-	9,312	22,674	-	-	-	-	-	1,328	6,73,903	6,80,100
Less : Claims Outstanding at the beginning of the year	17	-	49,208	1,18,685	1,67,893	-	1,332	7,894	-	-	-	-	-	1	1,77,120	1,77,138
<b>Gross Incurred Claims</b>	<b>11,017</b>	<b>-</b>	<b>3,83,297</b>	<b>4,02,487</b>	<b>7,85,784</b>	<b>-</b>	<b>15,030</b>	<b>64,011</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,330</b>	<b>8,66,154</b>	<b>8,77,171</b>
Add : Re-insurance accepted to direct claims	804	-	-	-	-	-	-	-	-	169	-	-	-	-	169	973
Less : Re-insurance Ceded to claims	2,595	-	38,737	263	39,000	-	3,783	2,461	-	-	-	-	-	2	45,246	47,841
<b>Total Claims Incurred (Net)</b>	<b>9,226</b>	<b>-</b>	<b>3,44,560</b>	<b>4,02,224</b>	<b>7,46,784</b>	<b>-</b>	<b>11,247</b>	<b>61,550</b>	<b>-</b>	<b>169</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,328</b>	<b>8,21,078</b>	<b>8,30,304</b>

For the quarter ended 31st March 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	-	-	37,730	304	38,034	-	-	5,086	-	-	-	-	-	-	43,121	43,121
Add : Claims Outstanding at the end of the year	17	-	49,208	1,18,685	1,67,893	-	1,332	7,894	-	-	-	-	-	1	1,77,120	1,77,138
Less : Claims Outstanding at the beginning of the year	-	-	34,599	64,595	99,194	-	150	3,378	-	-	-	-	-	-	1,02,723	1,02,723
<b>Gross Incurred Claims</b>	<b>17</b>	<b>-</b>	<b>52,339</b>	<b>54,394</b>	<b>1,06,733</b>	<b>-</b>	<b>1,181</b>	<b>9,602</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>1,17,517</b>	<b>1,17,535</b>
Add : Re-insurance accepted to direct claims	35	-	-	-	-	-	-	-	-	140	-	-	-	-	140	175
Less : Re-insurance Ceded to claims	-	-	1,995	15	2,010	-	-	146	-	-	-	-	-	-	2,155	2,155
<b>Total Claims Incurred (Net)</b>	<b>51</b>	<b>-</b>	<b>50,344</b>	<b>54,379</b>	<b>1,04,724</b>	<b>-</b>	<b>1,181</b>	<b>9,456</b>	<b>-</b>	<b>140</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>1,15,502</b>	<b>1,15,555</b>

Upto the quarter ended 31st March 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	-	-	59,017	304	59,321	-	-	9,274	-	-	-	-	-	-	68,595	68,595
Add : Claims Outstanding at the end of the year	17	-	49,208	1,18,685	1,67,893	-	1,332	7,894	-	-	-	-	-	1	1,77,120	1,77,137
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>17</b>	<b>-</b>	<b>1,07,387</b>	<b>1,17,838</b>	<b>2,25,224</b>	<b>-</b>	<b>1,332</b>	<b>17,156</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>2,43,713</b>	<b>2,43,731</b>
Add : Re-insurance accepted to direct claims	(396)	-	-	(0.8)	(0.8)	-	-	-	-	239	-	-	-	-	238	(158)
Less : Re-insurance Ceded to claims	-	-	3,059	15	3,074	-	-	355	-	-	-	-	-	-	3,429	3,429
<b>Total Claims Incurred (Net)</b>	<b>(379)</b>	<b>-</b>	<b>1,04,328</b>	<b>1,17,822</b>	<b>2,22,150</b>	<b>-</b>	<b>1,332</b>	<b>16,801</b>	<b>-</b>	<b>239</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>2,40,523</b>	<b>2,40,144</b>