

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 September 30,2018

FORM NL-5 - CLAIMS SCHEDULE
CLAIMS INCURRED (NET)

Rs '000

For the quarter ended September 30,2018

| 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 | 15,654 | - | 105,320 | 1,557 | 106,877 | - | 2,208 | 31,278 | - | - | - | - | - | 325 | 140,688 | 156,342 | |
| Add : Claims Outstanding at the end of the year | 12,616 | - | 151,849 | 820,392 | 972,241 | - | 11,333 | 39,948 | - | 18 | - | - | - | 2,293 | 1,025,833 | 1,038,449 | |
| Less : Claims Outstanding at the beginning of the year | 12,047 | - | 144,487 | 656,765 | 801,252 | - | 10,306 | 29,945 | - | 3 | - | - | - | 1,670 | 843,176 | 855,223 | |
| Gross Incurred Claims | 16,223 | - | 112,682 | 165,184 | 277,866 | - | 3,235 | 41,281 | - | 15 | - | - | - | 948 | 323,345 | 339,568 | |
| Add : Re-insurance accepted to direct claims | 3 | - | - | - | - | - | - | - | - | 42 | - | - | - | - | 42 | 45 | |
| Less : Re-insurance Ceded to claims | 8,644 | - | 5,213 | 78 | 5,291 | - | 1,550 | 1,617 | - | - | - | - | - | 17 | 8,475 | 17,119 | |
| Total Claims Incurred (Net) | 7,582 | - | 107,469 | 165,106 | 272,575 | - | 1,685 | 39,664 | - | 57 | - | - | - | 931 | 314,912 | 322,494 | |

Upto the quarter ended September 30,2018

| 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 | 15,921 | - | 191,632 | 5,996 | 197,628 | - | 4,720 | 52,983 | - | - | - | - | - | 709 | 256,040 | 271,961 |
| Add : Claims Outstanding at the end of the year | 12,616 | - | 151,849 | 820,392 | 972,241 | - | 11,333 | 39,948 | - | 18 | - | - | - | 2,293 | 1,025,833 | 1,038,449 |
| Less : Claims Outstanding at the beginning of the year | 6,197 | - | 124,676 | 515,913 | 640,589 | - | 9,312 | 22,674 | - | - | - | - | - | 1,328 | 673,903 | 680,100 |
| Gross Incurred Claims | 22,340 | - | 218,805 | 310,475 | 529,280 | - | 6,741 | 70,257 | - | 18 | - | - | - | 1,674 | 607,970 | 630,310 |
| Add : Re-insurance accepted to direct claims | 213 | - | - | - | - | - | - | - | - | 141 | - | - | - | - | 141 | 354 |
| Less : Re-insurance Ceded to claims | 8,784 | - | 9,529 | 299 | 9,828 | - | 3,250 | 2,702 | - | - | - | - | - | 218 | 15,998 | 24,782 |
| Total Claims Incurred (Net) | 13,769 | - | 209,276 | 310,176 | 519,452 | - | 3,491 | 67,555 | - | 159 | - | - | - | 1,456 | 592,113 | 605,882 |

For the quarter ended September 30,2017

| 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 | - | - | 57,036 | 49 | 57,085 | - | 618 | 10,465 | - | - | - | - | - | - | 68,169 | 68,169 |
| Add : Claims Outstanding at the end of the year | 1,586 | - | 98,613 | 285,202 | 383,815 | - | 6,523 | 15,221 | - | - | - | - | - | 166 | 405,725 | 407,311 |
| Less : Claims Outstanding at the beginning of the year | 786 | - | 68,570 | 189,810 | 258,380 | - | 3,461 | 12,101 | - | - | - | - | - | 23 | 273,964 | 274,750 |
| Gross Incurred Claims | 801 | - | 87,080 | 95,441 | 182,521 | - | 3,680 | 13,585 | - | - | - | - | - | 144 | 199,930 | 200,732 |
| Add : Re-insurance accepted to direct claims | 415 | - | - | - | - | - | - | - | - | 17 | - | - | - | - | 17 | 433 |
| Less : Re-insurance Ceded to claims | - | - | 2,892 | 2 | 2,894 | - | 326 | 524 | - | - | - | - | - | - | 3,744 | 3,744 |
| Total Claims Incurred (Net) | 1,217 | - | 84,188 | 95,438 | 179,627 | - | 3,354 | 13,062 | - | 17 | - | - | - | 144 | 196,203 | 197,420 |

Upto the quarter ended September 30,2017

| 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 | - | - | 108,946 | 270 | 109,217 | - | 749 | 16,241 | - | - | - | - | - | - | 126,207 | 126,207 |
| Add : Claims Outstanding at the end of the year | 1,586 | - | 98,613 | 285,202 | 383,815 | - | 6,523 | 15,221 | - | - | - | - | - | 166 | 405,725 | 407,311 |
| Less : Claims Outstanding at the beginning of the year | 17 | - | 49,208 | 118,685 | 167,893 | - | 1,332 | 7,894 | - | - | - | - | - | 1 | 177,120 | 177,138 |
| Gross Incurred Claims | 1,569 | - | 158,351 | 166,787 | 325,138 | - | 5,941 | 23,567 | - | - | - | - | - | 165 | 354,811 | 356,380 |
| Add : Re-insurance accepted to direct claims | 508 | - | - | - | - | - | - | - | - | 93 | - | - | - | - | 93 | 601 |
| Less : Re-insurance Ceded to claims | - | - | 5,379 | 13 | 5,393 | - | 395 | 921 | - | - | - | - | - | - | 6,708 | 6,708 |
| Total Claims Incurred (Net) | 2,078 | - | 152,972 | 166,774 | 319,746 | - | 5,545 | 22,647 | - | 93 | - | - | - | 165 | 348,195 | 350,273 |