

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 June 30,2021

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

Rs '000

For the quarter ended June 30,2021

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	25,225	40	180,107	24,011	204,118	80	10,317	266,050	-	1,093	-	-	1,223	482,881	508,146	
Add : Claims Outstanding at the end of the year	62,343	67	285,629	3,221,559	3,507,188	9,180	28,109	401,452	-	2,531	-	-	19,550	3,968,010	4,030,420	
Less : Claims Outstanding at the beginning of the year	92,309	14	219,745	2,964,994	3,184,739	7,667	41,042	256,499	-	1,710	-	-	17,257	3,508,914	3,601,237	
Gross Incurred Claims	(4,741)	93	245,991	280,576	526,567	1,593	(2,616)	411,003	-	1,914	-	-	3,516	941,977	937,329	
Add : Re-insurance accepted to direct claims	16	-	-	-	-	-	-	-	-	-	-	-	-	-	16	
Less : Re-insurance Ceded to claims	17,303	33	10,732	1,194	11,926	4	5,944	13,523	-	1,008	-	-	501	32,906	50,242	
Total Claims Incurred (Net)	(22,028)	60	235,259	279,382	514,641	1,589	(8,560)	397,480	-	906	-	-	3,015	909,071	887,103	

Upto the quarter ended June 30,2021

Particulars	Fire	Marine	Miscellaneous											Grand Total	
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For the quarter ended June 30,2020

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	8,099	-	81,491	230	81,721	-	5,545	38,343	-	329	-	-	1,180	127,118	135,217
Add : Claims Outstanding at the end of the year	74,256	-	213,057	2,255,996	2,469,053	4,755	27,815	156,726	-	1,066	-	-	10,713	2,670,128	2,744,384
Less : Claims Outstanding at the beginning of the year	66,041	-	168,989	2,017,169	2,186,158	3,882	24,941	97,081	-	1,023	-	-	9,539	2,322,624	2,388,665
Gross Incurred Claims	16,314	-	125,559	239,057	364,616	873	8,419	97,988	-	372	-	-	2,354	474,622	490,936
Add : Re-insurance accepted to direct claims	22	-	-	-	-	-	-	-	-	20	-	-	-	20	42
Less : Re-insurance Ceded to claims	4,727	-	4,075	12	4,087	-	3,566	1,922	-	260	-	-	497	10,332	15,059
Total Claims Incurred (Net)	11,609	-	121,484	239,045	360,529	873	4,853	96,066	-	132	-	-	1,857	464,310	475,919

Upto the quarter ended June 30,2020

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