

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 June 30, 2019

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

Rs '000

For the quarter ended June 30, 2019

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	27,592	-	143,800	5,890	149,690	-	3,088	51,637	-	-	-	-	571	204,986	232,578	
Add : Claims Outstanding at the end of the year	43,084	-	150,386	1,369,695	1,520,081	1,763	13,472	56,187	-	275	-	-	3,933	1,595,711	1,638,795	
Less : Claims Outstanding at the beginning of the year	26,672	-	123,505	1,173,242	1,296,747	930	9,777	45,375	-	140	-	-	3,009	1,355,978	1,382,650	
Gross Incurred Claims	44,004	-	170,681	202,343	373,024	833	6,783	62,449	-	135	-	-	1,495	444,719	488,723	
Add : Re-insurance accepted to direct claims	35	-	-	-	-	-	-	-	-	16	-	-	-	16	51	
Less : Re-insurance Ceded to claims	24,371	-	7,898	294	8,192	-	1,797	2,582	-	-	-	-	292	12,863	37,234	
Total Claims Incurred (Net)	19,668	-	162,783	202,049	364,832	833	4,986	59,867	-	151	-	-	1,203	431,872	451,540	

Upto the quarter ended June 30, 2019

Particulars	Fire	Marine	Miscellaneous											Grand Total	
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For the quarter ended June 30, 2018

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Claims paid:															
Direct claims	267	-	86,312	4,439	90,751	-	2,512	21,705	-	-	-	-	384	115,352	115,619
Add : Claims Outstanding at the end of the year	12,047	-	144,487	656,765	801,252	-	10,306	29,945	-	3	-	-	1,670	843,176	855,223
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	6,117	-	106,123	145,291	251,414	-	3,506	28,976	-	3	-	-	726	284,625	290,742
Add : Re-insurance accepted to direct claims	210	-	-	-	-	-	-	-	-	99	-	-	-	99	309
Less : Re-insurance Ceded to claims	140	-	4,316	221	4,537	-	1,700	1,085	-	-	-	-	201	7,523	7,663
Total Claims Incurred (Net)	6,187	-	101,807	145,070	246,877	-	1,806	27,891	-	102	-	-	525	277,201	283,388

Upto the quarter ended June 30, 2018

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