

## FORM NL-5 - CLAIMS SCHEDULE

Name of the Insurer: Kotak Mahindra General Insurance Company Limited  
Registration No. 152 and Date of Registration with the IRDAI November 18,2015

(Amount in Rs. Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	For the Quarter March 31, 2022	Up to the quarter March 31, 2022	For the Quarter March 31, 2022	Up to the quarter March 31, 2022	For the Quarter March 31, 2022	Up to the quarter March 31, 2022	For the Quarter March 31, 2022	Up to the quarter March 31, 2022	For the Quarter March 31, 2022	Up to the quarter March 31, 2022	For the Quarter March 31, 2022	Up to the quarter March 31, 2022	For the Quarter March 31, 2022	Up to the quarter March 31, 2022
Claims Paid (Direct)	138	838	198	224	-	-	198	224	4,621	13,210	536	1,585	5,157	14,795
Add :Re-insurance accepted to direct claims	0.46	(8)	1	1	-	-	1	1	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	90	550	161	182	-	-	161	182	1,073	2,059	27	99	1,100	2,158
<b>Net Claim Paid</b>	49	280	38	43	-	-	38	43	3,548	11,151	509	1,486	4,057	12,637
Add Claims Outstanding at the end of the year	994	994	14	14	-	-	14	14	3,099	3,099	39,518	39,518	42,618	42,618
Less Claims Outstanding at the beginning of the year	756	923	4	0.14	-	-	4	0.14	2,938	2,197	37,011	29,650	39,949	31,847
<b>Net Incurred Claims</b>	287	350	47	56	-	-	47	56	3,709	12,052	3,016	11,355	6,725	23,407
<b>Claims Paid (Direct)</b>														
-In India	138	838	198	224	-	-	198	224	4,621	13,210	536	1,585	5,157	14,795
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	843	843	7	7	-	-	7	7	974	974	29,482	29,482	30,456	30,456
Estimates of IBNR and IBNER at the beginning of the period (net)	623	647	4	0.14	-	-	4	0.14	758	632	28,332	22,702	29,090	23,334

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	For the Quarter March 31, 2021	Up to the quarter March 31, 2021	For the Quarter March 31, 2021	Up to the quarter March 31, 2021	For the Quarter March 31, 2021	Up to the quarter March 31, 2021	For the Quarter March 31, 2021	Up to the quarter March 31, 2021	For the Quarter March 31, 2021	Up to the quarter March 31, 2021	For the Quarter March 31, 2021	Up to the quarter March 31, 2021	For the Quarter March 31, 2021	Up to the quarter March 31, 2021
Claims Paid (Direct)	109	1,737	-	-	-	-	-	-	2,699	7,813	334	772	3,033	8,585
Add :Re-insurance accepted to direct claims	1	3	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	69	1,526	-	-	-	-	-	-	142	398	33	60	175	458
<b>Net Claim Paid</b>	41	213	-	-	-	-	-	-	2,556	7,415	301	712	2,858	8,127
Add Claims Outstanding at the end of the year	923	923	0.14	0.14	-	-	0.14	0.14	2,197	2,197	29,650	29,650	31,847	31,847
Less Claims Outstanding at the beginning of the year	822	660	-	-	-	-	-	-	2,210	1,690	27,186	20,172	29,396	21,862
<b>Net Incurred Claims</b>	143	476	0.14	0.14	-	-	0.14	0.14	2,544	7,922	2,765	10,191	5,309	18,113
<b>Claims Paid (Direct)</b>														
-In India		1,737		-		-	-	-		7,813	334	772	3,033	8,585
-Outside India		-		-		-	-	-		-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	647	647	0.14	0.14	-	-	0.14	0.14	632	632	22,702	22,702	23,334	23,334
Estimates of IBNR and IBNER at the beginning of the period (net)	617	405	0.00	-	-	-	0.00	-	608	285	21,778	15,778	22,386	16,064

## FORM NL-5 - CLAIMS SCHEDULE

Name of the Insurer: Kotak Mahindra General Insur  
Registration No. 152 and Date of Registration with

(Amount in Rs. Lakhs)

## Miscellaneous

Particulars	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability	
	For the Quarter March 31, 2022	Up to the quarter March 31, 2022	For the Quarter March 31, 2022	Up to the quarter March 31, 2022	For the Quarter March 31, 2022	Up to the quarter March 31, 2022	For the Quarter March 31, 2022	Up to the quarter March 31, 2022	For the Quarter March 31, 2022	Up to the quarter March 31, 2022	For the Quarter March 31, 2022	Up to the quarter March 31, 2022
Claims Paid (Direct)	3,086	12,536	200	521	-	-	3,285	13,057	2	21	-	-
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	348	991	135	324	-	-	483	1,315	0.09	1	-	-
<b>Net Claim Paid</b>	2,738	11,545	65	197	-	-	2,802	11,742	2	20	-	-
Add Claims Outstanding at the end of the year	3,802	3,802	582	582	-	-	4,384	4,384	87	87	-	-
Less Claims Outstanding at the beginning of the year	3,532	2,565	326	410	-	-	3,858	2,975	82	77	-	-
<b>Net Incurred Claims</b>	3,007	12,782	321	369	-	-	3,328	13,151	7	31	-	-
Claims Paid (Direct)												
-In India	3,086	12,536	200	521	-	-	3,285	13,057	2	21	-	-
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	2,571	2,571	391	391	-	-	2,961	2,961	62	62	-	-
Estimates of IBNR and IBNER at the beginning of the period (net)	2,186	1,708	178	303	-	-	2,364	2,011	46	43	-	-

## Miscellaneous

Particulars	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability	
	For the Quarter March 31, 2021	Up to the quarter March 31, 2021	For the Quarter March 31, 2021	Up to the quarter March 31, 2021	For the Quarter March 31, 2021	Up to the quarter March 31, 2021	For the Quarter March 31, 2021	Up to the quarter March 31, 2021	For the Quarter March 31, 2021	Up to the quarter March 31, 2021	For the Quarter March 31, 2021	Up to the quarter March 31, 2021
Claims Paid (Direct)	2,377	5,731	154	781	-	-	2,531	6,512	4.83	5	-	-
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	119	318	114	612	-	-	233	930	0.24	0.27	-	-
<b>Net Claim Paid</b>	2,258	5,413	41	169	-	-	2,299	5,582	4.59	5	-	-
Add Claims Outstanding at the end of the year	2,565	2,565	410	410	-	-	2,975	2,975	77	77	-	-
Less Claims Outstanding at the beginning of the year	2,705	971	304	249	-	-	3,010	1,220	67	39	-	-
<b>Net Incurred Claims</b>	2,118	7,007	147	330	-	-	2,265	7,337	14.03	43	-	-
Claims Paid (Direct)												
-In India	2,377	5,731	154	781	-	-	2,531	6,512	4.83	5	-	-
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	1,708	1,708	303	303	-	-	2,011	2,011	43	43	-	-
Estimates of IBNR and IBNER at the beginning of the period (net)	1,346	479	230	100	-	-	1,577	579	35	11	-	-

## FORM NL-5 - CLAIMS SCHEDULE

Name of the Insurer: Kotak Mahindra General Insur  
Registration No. 152 and Date of Registration with

(Amount in Rs. Lakhs)

Particulars	Engineering		Aviation		Crop Insurance		Other segments <sup>(b)</sup>		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	For the Quarter March 31, 2022	Up to the quarter March 31, 2022	For the Quarter March 31, 2022	Up to the quarter March 31, 2022	For the Quarter March 31, 2022	Up to the quarter March 31, 2022	For the Quarter March 31, 2022	Up to the quarter March 31, 2022	For the Quarter March 31, 2022	Up to the quarter March 31, 2022	For the Quarter March 31, 2022	Up to the quarter March 31, 2022	For the Quarter March 31, 2022	Up to the quarter March 31, 2022
Claims Paid (Direct)	84	101	-	-	-	-	-	-	27	143	8,556	28,117	8,892	29,179
Add :Re-insurance accepted to direct claims	0.52	1	-	-	-	-	-	-	0.76	1.05	1.28	2	3	(5)
Less :Re-insurance Ceded to claims paid	78	93	-	-	-	-	-	-	22	65	1,683	3,632	1,934	4,364
<b>Net Claim Paid</b>	7	9	-	-	-	-	-	-	6	79	6,874	24,487	6,960	24,810
Add Claims Outstanding at the end of the year	27	27	-	-	-	-	-	-	225	225	47,340	47,340	48,347	48,347
Less Claims Outstanding at the beginning of the year	27	17	-	-	-	-	-	-	204	173	44,121	35,089	44,880	36,012
<b>Net Incurred Claims</b>	6	19	-	-	-	-	-	-	26	131	10,093	36,738	10,427	37,144
<b>Claims Paid (Direct)</b>														
-In India	84	101	-	-	-	-	-	-	27	143	8,556	28,117	8,892	29,179
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	24	24	-	-	-	-	-	-	192	192	33,695	33,695	34,545	34,545
Estimates of IBNR and IBNER at the beginning of the period (net)	18	15	-	-	-	-	-	-	166	125	31,683	25,528	32,310	26,176

Particulars	Engineering		Aviation		Crop Insurance		Other segments <sup>(e)</sup>		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	For the Quarter March 31, 2021	Up to the quarter March 31, 2021	For the Quarter March 31, 2021	Up to the quarter March 31, 2021	For the Quarter March 31, 2021	Up to the quarter March 31, 2021	For the Quarter March 31, 2021	Up to the quarter March 31, 2021	For the Quarter March 31, 2021	Up to the quarter March 31, 2021	For the Quarter March 31, 2021	Up to the quarter March 31, 2021	For the Quarter March 31, 2021	Up to the quarter March 31, 2021
Claims Paid (Direct)	-	4	-	-	-	-	-	-	22	52	5,591	15,158	5,700	16,895
Add :Re-insurance accepted to direct claims	0.18	0.35	-	-	-	-	-	-	-	-	0.18	0.35	1	3
Less :Re-insurance Ceded to claims paid	-	3	-	-	-	-	-	-	13	25	420	1,417	489	2,943
<b>Net Claim Paid</b>	0.18	1	-	-	-	-	-	-	9	27	5,171	13,741	5,212	13,955
Add Claims Outstanding at the end of the year	17	17	-	-	-	-	-	-	173	173	35,089	35,089	36,012	36,012
Less Claims Outstanding at the beginning of the year	15	10	-	-	-	-	-	-	154	95	32,642	23,226	33,463	23,887
<b>Net Incurred Claims</b>	2	8	-	-	-	-	-	-	28	104	7,618	25,604	7,761	26,081
<b>Claims Paid (Direct)</b>														
-In India	-	4	-	-	-	-	-	-	22	52	5,591	15,158	5,700	16,895
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	15	15	-	-	-	-	-	-	125	125	25,528	25,528	26,176	26,176
Estimates of IBNR and IBNER at the beginning of the period (net)	14	9	-	-	-	-	-	-	111	83	24,122	16,745	24,739	17,150