

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 December 31, 2021	Up to the quarter December 31, 2021	For the Quarter December 31, 2021	Up to the quarter December 31, 2021	For the Quarter December 31, 2021	Up to the quarter December 31, 2021	For the Quarter December 31, 2021	Up to the quarter December 31, 2021	For the Quarter December 31, 2021	Up to the quarter December 31, 2021	For the Quarter December 31, 2021	Up to the quarter December 31, 2021	For the Quarter December 31, 2021	Up to the quarter December 31, 2021
Claims Paid (Direct)	271	701	22	26	-	-	22	26	3,617	8,589	396	1,049	4,014	9,638
Add :Re-insurance accepted to direct claims	1	(9)	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	173	461	18	21	-	-	18	21	588	986	31	72	619	1,058
Net Claim Paid	99	231	4	5	-	-	4	5	3,029	7,603	365	977	3,394	8,580
Add Claims Outstanding at the end of the year	756	756	4	4	-	-	4	4	2,938	2,938	37,011	37,011	39,949	39,949
Less Claims Outstanding at the beginning of the year	736	923	3	0.14	-	-	3	0.14	2,877	2,197	34,557	29,650	37,434	31,847
Net Incurred Claims	118	63	5	9	-	-	5	9	3,091	8,344	2,819	8,338	5,909	16,682
Claims Paid (Direct)														
-In India	271	701	22	26	-	-	22	26	3,617	8,589	396	1,049	4,014	9,638
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	623	623	4	4	-	-	4	4	758	758	28,332	28,332	29,090	29,090
Estimates of IBNR and IBNER at the beginning of the period (net)	553	647	3	0.14	-	-	3	0.14	767	632	26,416	22,702	27,183	23,334

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	For the Quarter December 31, 2020	Up to the quarter December 31, 2020	For the Quarter December 31, 2020	Up to the quarter December 31, 2020	For the Quarter December 31, 2020	Up to the quarter December 31, 2020	For the Quarter December 31, 2020	Up to the quarter December 31, 2020	For the Quarter December 31, 2020	Up to the quarter December 31, 2020	For the Quarter December 31, 2020	Up to the quarter December 31, 2020	For the Quarter December 31, 2020	Up to the quarter December 31, 2020
Claims Paid (Direct)	200	1,627	-	-	-	-	-	-	2,375	5,114	238	438	2,613	5,552
Add :Re-insurance accepted to direct claims	2	2	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	147	1,457	-	-	-	-	-	-	119	256	18	27	136	283
Net Claim Paid	55	172	-	-	-	-	-	-	2,256	4,858	220	411	2,476	5,269
Add Claims Outstanding at the end of the year	822	822	-	-	-	-	-	-	2,210	2,210	27,186	27,186	29,396	29,396
Less Claims Outstanding at the beginning of the year	752	660	-	-	-	-	-	-	2,135	1,690	24,904	20,172	27,040	21,862
Net Incurred Claims	124	333	-	-	-	-	-	-	2,331	5,378	2,502	7,426	4,833	12,804
Claims Paid (Direct)														
-In India		1,627	-	-	-	-	-	-		5,114	238	438	2,613	5,552
-Outside India		-	-	-	-	-	-	-		-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	617	617	0	0	-	-	0	0	608	608	21,778	21,778	22,386	22,386
Estimates of IBNR and IBNER at the beginning of the period (net)	544	405	-	-	-	-	-	-	550	285	20,122	15,778	20,672	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 December 31, 2021	Up to the quarter December 31, 2021	For the Quarter December 31, 2021	Up to the quarter December 31, 2021	For the Quarter December 31, 2021	Up to the quarter December 31, 2021	For the Quarter December 31, 2021	Up to the quarter December 31, 2021	For the Quarter December 31, 2021	Up to the quarter December 31, 2021	For the Quarter December 31, 2021	Up to the quarter December 31, 2021
Claims Paid (Direct)	3,167	9,451	72	321	-	-	3,239	9,771	2	19	-	-
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	284	643	34	188	-	-	318	831	0.08	1	-	-
Net Claim Paid	2,883	8,808	38	132	-	-	2,922	8,940	2	18	-	-
Add Claims Outstanding at the end of the year	3,532	3,532	326	326	-	-	3,858	3,858	82	82	-	-
Less Claims Outstanding at the beginning of the year	3,902	2,565	346	410	-	-	4,248	2,975	96	77	-	-
Net Incurred Claims	2,513	9,774	18	48	-	-	2,531	9,822	(12)	24	-	-
Claims Paid (Direct)												
-In India	3,167	9,451	72	321	-	-	3,239	9,771	2	19	-	-
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	2,186	2,186	178	178	-	-	2,364	2,364	46	46	-	-
Estimates of IBNR and IBNER at the beginning of the period (net)	2,186	1,708	186	303	-	-	2,372	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 December 31, 2020	Up to the quarter December 31, 2020	For the Quarter December 31, 2020	Up to the quarter December 31, 2020	For the Quarter December 31, 2020	Up to the quarter December 31, 2020	For the Quarter December 31, 2020	Up to the quarter December 31, 2020	For the Quarter December 31, 2020	Up to the quarter December 31, 2020	For the Quarter December 31, 2020	Up to the quarter December 31, 2020
Claims Paid (Direct)	1,937	3,354	312	627	-	-	2,249	3,981	0.19	1	-	-
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	128	199	252	499	-	-	380	698	0.01	0.03	-	-
Net Claim Paid	1,808	3,154	60	128	-	-	1,869	3,283	0.18	1	-	-
Add Claims Outstanding at the end of the year	2,705	2,705	304	304	-	-	3,010	3,010	67	67	-	-
Less Claims Outstanding at the beginning of the year	2,185	971	290	249	-	-	2,475	1,220	68	39	-	-
Net Incurred Claims	2,328	4,889	75	183	-	-	2,403	5,072	(0.42)	29	-	-
Claims Paid (Direct)												
-In India	1,937	3,354	312	627	-	-	2,249	3,981	0.19	1	-	-
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	1,346	1,346	230	230	-	-	1,577	1,577	35	35	-	-
Estimates of IBNR and IBNER at the beginning of the period (net)	1,017	479	193	100	-	-	1,210	579	14	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 ^(b)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	For the Quarter December 31, 2021	Up to the quarter December 31, 2021	For the Quarter December 31, 2021	Up to the quarter December 31, 2021	For the Quarter December 31, 2021	Up to the quarter December 31, 2021	For the Quarter December 31, 2021	Up to the quarter December 31, 2021	For the Quarter December 31, 2021	Up to the quarter December 31, 2021	For the Quarter December 31, 2021	Up to the quarter December 31, 2021	For the Quarter December 31, 2021	Up to the quarter December 31, 2021
Claims Paid (Direct)	6	16	-	-	-	-	-	-	30	116	7,290	19,561	7,583	20,288
Add :Re-insurance accepted to direct claims	0.16	1	-	-	-	-	-	-	0.29	0.29	0.45	1	1	(8)
Less :Re-insurance Ceded to claims paid	5	15	-	-	-	-	-	-	16	43	958	1,949	1,149	2,430
Net Claim Paid	1	2	-	-	-	-	-	-	14	73	6,332	17,613	6,435	17,849
Add Claims Outstanding at the end of the year	27	27	-	-	-	-	-	-	204	204	44,121	44,121	44,880	44,880
Less Claims Outstanding at the beginning of the year	33	17	-	-	-	-	-	-	176	173	41,987	35,089	42,725	36,012
Net Incurred Claims	(4)	12	-	-	-	-	-	-	42	105	8,467	26,645	8,590	26,717
Claims Paid (Direct)														
-In India	6	16	-	-	-	-	-	-	30	116	7,290	19,561	7,583	20,288
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	18	18	-	-	-	-	-	-	166	166	31,683	31,683	32,310	32,310
Estimates of IBNR and IBNER at the beginning of the period (net)	22	15	-	-	-	-	-	-	156	125	29,778	25,528	30,334	26,176

Particulars	Engineering		Aviation		Crop Insurance		Other segments ^(b)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	For the Quarter December 31, 2020	Up to the quarter December 31, 2020	For the Quarter December 31, 2020	Up to the quarter December 31, 2020	For the Quarter December 31, 2020	Up to the quarter December 31, 2020	For the Quarter December 31, 2020	Up to the quarter December 31, 2020	For the Quarter December 31, 2020	Up to the quarter December 31, 2020	For the Quarter December 31, 2020	Up to the quarter December 31, 2020	For the Quarter December 31, 2020	Up to the quarter December 31, 2020
Claims Paid (Direct)	0.21	4	-	-	-	-	-	-	10	30	4,872	9,567	5,072	11,194
Add :Re-insurance accepted to direct claims	-	0.17	-	-	-	-	-	-	-	-	-	0.17	2	2
Less :Re-insurance Ceded to claims paid	0.19	3	-	-	-	-	-	-	5	13	522	996	669	2,454
Net Claim Paid	0.02	1	-	-	-	-	-	-	5	17	4,350	8,571	4,405	8,743
Add Claims Outstanding at the end of the year	15	15	-	-	-	-	-	-	154	154	32,642	32,642	33,463	33,463
Less Claims Outstanding at the beginning of the year	11	10	-	-	-	-	-	-	131	95	29,725	23,226	30,477	23,887
Net Incurred Claims	4	6	-	-	-	-	-	-	28	76	7,267	17,986	7,392	18,320
Claims Paid (Direct)														
-In India	0.21	4	-	-	-	-	-	-	10	30	4,872	9,567	5,072	11,194
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	14	14	-	-	-	-	-	-	111	111	24,122	24,122	24,739	24,739
Estimates of IBNR and IBNER at the beginning of the period (net)	10	9	-	-	-	-	-	-	118	83	22,024	16,745	22,568	17,150