

## 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 December 31,2018

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

Rs '000

## For the quarter ended December 31,2018

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	943	-	127,353	11,540	138,893	-	2,633	51,099	-	-	-	-	-	145	192,770	193,713
Add : Claims Outstanding at the end of the year	20,847	-	147,466	998,186	1,145,652	-	8,498	40,803	-	68	-	-	-	3,230	1,198,251	1,219,098
Less : Claims Outstanding at the beginning of the year	12,616	-	151,849	820,392	972,241	-	11,333	39,948	-	18	-	-	-	2,293	1,025,833	1,038,449
<b>Gross Incurred Claims</b>	<b>9,174</b>	<b>-</b>	<b>122,970</b>	<b>189,334</b>	<b>312,304</b>	<b>-</b>	<b>(202)</b>	<b>51,954</b>	<b>-</b>	<b>50</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,082</b>	<b>365,188</b>	<b>374,362</b>
Add : Re-insurance accepted to direct claims	567	-	-	-	-	-	-	-	-	65	-	-	-	-	65	632
Less : Re-insurance Ceded to claims	637	-	6,258	1,371	7,629	-	1,373	2,665	-	-	-	-	-	10	11,677	12,314
<b>Total Claims Incurred (Net)</b>	<b>9,104</b>	<b>-</b>	<b>116,712</b>	<b>187,963</b>	<b>304,675</b>	<b>-</b>	<b>(1,575)</b>	<b>49,289</b>	<b>-</b>	<b>115</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,072</b>	<b>353,576</b>	<b>362,680</b>

## Upto the quarter ended December 31,2018

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	16,864	-	318,985	17,536	336,521	-	7,353	104,082	-	-	-	-	-	854	448,810	465,674
Add : Claims Outstanding at the end of the year	20,847	-	147,466	998,186	1,145,652	-	8,498	40,803	-	68	-	-	-	3,230	1,198,251	1,219,098
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
<b>Gross Incurred Claims</b>	<b>31,514</b>	<b>-</b>	<b>341,775</b>	<b>499,809</b>	<b>841,584</b>	<b>-</b>	<b>6,539</b>	<b>122,211</b>	<b>-</b>	<b>68</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,756</b>	<b>973,158</b>	<b>1,004,672</b>
Add : Re-insurance accepted to direct claims	780	-	-	-	-	-	-	-	-	206	-	-	-	-	206	986
Less : Re-insurance Ceded to claims	9,421	-	15,787	1,670	17,457	-	4,623	5,367	-	-	-	-	-	228	27,675	37,096
<b>Total Claims Incurred (Net)</b>	<b>22,873</b>	<b>-</b>	<b>325,988</b>	<b>498,139</b>	<b>824,127</b>	<b>-</b>	<b>1,916</b>	<b>116,844</b>	<b>-</b>	<b>274</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,528</b>	<b>945,689</b>	<b>968,562</b>

## For the quarter ended December 31,2017

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	1,012	-	107,223	2,394	109,617	-	3,428	14,013	-	-	-	-	-	-	127,058	128,070
Add : Claims Outstanding at the end of the year	4,431	-	104,488	392,473	496,961	-	7,880	18,503	-	-	-	-	-	610	523,953	528,384
Less : Claims Outstanding at the beginning of the year	1,586	-	98,613	285,202	383,815	-	6,523	15,221	-	-	-	-	-	166	405,725	407,311
<b>Gross Incurred Claims</b>	<b>3,855</b>	<b>-</b>	<b>113,097</b>	<b>109,665</b>	<b>222,762</b>	<b>-</b>	<b>4,785</b>	<b>17,296</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>443</b>	<b>245,286</b>	<b>249,141</b>
Add : Re-insurance accepted to direct claims	169	-	-	-	-	-	-	-	-	70	-	-	-	-	70	239
Less : Re-insurance Ceded to claims	549	-	27,976	120	28,096	-	1,797	700	-	-	-	-	-	-	30,593	31,142
<b>Total Claims Incurred (Net)</b>	<b>3,475</b>	<b>-</b>	<b>85,121</b>	<b>109,545</b>	<b>194,666</b>	<b>-</b>	<b>2,988</b>	<b>16,595</b>	<b>-</b>	<b>70</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>443</b>	<b>214,763</b>	<b>218,238</b>

## Upto the quarter ended December 31,2017

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	1,012	-	216,169	2,664	218,833	-	4,178	30,254	-	-	-	-	-	-	253,265	254,277
Add : Claims Outstanding at the end of the year	4,431	-	104,488	392,473	496,961	-	7,880	18,503	-	-	-	-	-	610	523,953	528,384
Less : Claims Outstanding at the beginning of the year	18	-	49,209	118,685	167,894	-	1,332	7,894	-	-	-	-	-	1	177,121	177,140
<b>Gross Incurred Claims</b>	<b>5,424</b>	<b>-</b>	<b>271,448</b>	<b>276,452</b>	<b>547,900</b>	<b>-</b>	<b>10,726</b>	<b>40,863</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>608</b>	<b>600,097</b>	<b>605,521</b>
Add : Re-insurance accepted to direct claims	677	-	-	-	-	-	-	-	-	163	-	-	-	-	163	840
Less : Re-insurance Ceded to claims	549	-	33,355	133	33,488	-	2,192	1,621	-	-	-	-	-	-	37,301	37,850
<b>Total Claims Incurred (Net)</b>	<b>5,552</b>	<b>-</b>	<b>238,093</b>	<b>276,319</b>	<b>514,412</b>	<b>-</b>	<b>8,534</b>	<b>39,242</b>	<b>-</b>	<b>163</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>608</b>	<b>562,958</b>	<b>568,511</b>