

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 March 31, 2021

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

Rs '000

For the quarter ended March 31, 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	10,933	-	269,867	33,407	303,274	483	15,442	237,691	-	-	-	-	2,193	559,083	570,016	
Add : Claims Outstanding at the end 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	
Less : Claims Outstanding at the beginning of the year	82,175	-	220,973	2,718,646	2,939,619	6,723	30,411	270,539	-	1,496	-	-	15,381	3,264,169	3,346,344	
<b>Gross Incurred Claims</b>	<b>21,067</b>	<b>14</b>	<b>268,639</b>	<b>279,755</b>	<b>548,394</b>	<b>1,427</b>	<b>26,073</b>	<b>223,651</b>	<b>-</b>	<b>214</b>	<b>-</b>	<b>-</b>	<b>4,069</b>	<b>803,828</b>	<b>824,909</b>	
Add : Re-insurance accepted to direct claims	81	-	-	-	-	-	-	-	-	18	-	-	-	18	99	
Less : Re-insurance Ceded to claims	6,884	-	14,235	3,264	17,499	24	11,366	11,885	-	-	-	-	1,261	42,035	48,919	
<b>Total Claims Incurred (Net)</b>	<b>14,264</b>	<b>14</b>	<b>254,404</b>	<b>276,491</b>	<b>530,895</b>	<b>1,403</b>	<b>14,707</b>	<b>211,766</b>	<b>-</b>	<b>232</b>	<b>-</b>	<b>-</b>	<b>2,808</b>	<b>761,811</b>	<b>776,089</b>	

Upto the quarter ended March 31, 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	173,679	-	781,254	77,249	858,503	537	78,146	573,067	-	350	-	-	5,182	1,515,785	1,689,464
Add : Claims Outstanding at the end 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
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
<b>Gross Incurred Claims</b>	<b>199,947</b>	<b>14</b>	<b>832,010</b>	<b>1,025,074</b>	<b>1,857,084</b>	<b>4,322</b>	<b>94,247</b>	<b>732,485</b>	<b>-</b>	<b>1,037</b>	<b>-</b>	<b>-</b>	<b>12,900</b>	<b>2,702,075</b>	<b>2,902,036</b>
Add : Re-insurance accepted to direct claims	270	-	-	-	-	-	-	-	-	35	-	-	-	35	305
Less : Re-insurance Ceded to claims	152,607	-	39,804	6,005	45,809	27	61,229	31,814	-	279	-	-	2,520	141,678	294,285
<b>Total Claims Incurred (Net)</b>	<b>47,610</b>	<b>14</b>	<b>792,206</b>	<b>1,019,069</b>	<b>1,811,275</b>	<b>4,295</b>	<b>33,018</b>	<b>700,671</b>	<b>-</b>	<b>793</b>	<b>-</b>	<b>-</b>	<b>10,380</b>	<b>2,560,432</b>	<b>2,608,056</b>

For the quarter ended March 31, 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	51,927	-	199,055	10,115	209,170	79	8,821	97,519	-	-	-	-	3,145	318,734	370,661
Add : Claims Outstanding at the end 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
Less : Claims Outstanding at the beginning of the year	60,442	-	180,815	1,791,534	1,972,349	2,209	24,471	93,384	-	692	-	-	11,332	2,104,437	2,164,879
<b>Gross Incurred Claims</b>	<b>57,526</b>	<b>-</b>	<b>187,229</b>	<b>235,750</b>	<b>422,979</b>	<b>1,752</b>	<b>9,291</b>	<b>101,216</b>	<b>-</b>	<b>331</b>	<b>-</b>	<b>-</b>	<b>1,352</b>	<b>536,921</b>	<b>594,447</b>
Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	3	-	-	-	3	3
Less : Re-insurance Ceded to claims	42,891	-	9,967	506	10,473	4	6,656	5,429	-	-	-	-	1,011	23,573	66,464
<b>Total Claims Incurred (Net)</b>	<b>14,635</b>	<b>-</b>	<b>177,262</b>	<b>235,244</b>	<b>412,506</b>	<b>1,748</b>	<b>2,635</b>	<b>95,787</b>	<b>-</b>	<b>334</b>	<b>-</b>	<b>-</b>	<b>341</b>	<b>513,351</b>	<b>527,986</b>

Upto the quarter ended March 31, 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	99,844	-	679,134	37,215	716,349	79	27,097	299,273	-	-	-	-	6,188	1,048,986	1,148,830
Add : Claims Outstanding at the end 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
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
<b>Gross Incurred Claims</b>	<b>139,213</b>	<b>-</b>	<b>724,618</b>	<b>881,142</b>	<b>1,605,760</b>	<b>3,031</b>	<b>42,261</b>	<b>350,979</b>	<b>-</b>	<b>883</b>	<b>-</b>	<b>-</b>	<b>12,718</b>	<b>2,015,632</b>	<b>2,154,845</b>
Add : Re-insurance accepted to direct claims	35	-	-	-	-	-	-	-	-	30	-	-	-	30	65
Less : Re-insurance Ceded to claims	79,700	-	35,746	1,861	37,607	4	18,648	15,519	-	-	-	-	2,091	73,869	153,569
<b>Total Claims Incurred (Net)</b>	<b>59,548</b>	<b>-</b>	<b>688,872</b>	<b>879,281</b>	<b>1,568,153</b>	<b>3,027</b>	<b>23,613</b>	<b>335,460</b>	<b>-</b>	<b>913</b>	<b>-</b>	<b>-</b>	<b>10,627</b>	<b>1,941,793</b>	<b>2,001,341</b>