

## 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 September 30,2019

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

Rs '000

For the quarter ended September 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	9,691	-	163,802	10,014	173,816	-	7,007	77,057	-	-	-	-	-	523	258,403	268,094
Add : Claims Outstanding at the end of the year	55,998	-	170,496	1,572,090	1,742,586	1,763	19,874	66,945	-	641	-	-	-	9,980	1,841,789	1,897,787
Less : Claims Outstanding at the beginning 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
<b>Gross Incurred Claims</b>	<b>22,605</b>	<b>-</b>	<b>183,912</b>	<b>212,409</b>	<b>396,321</b>	<b>-</b>	<b>13,409</b>	<b>87,815</b>	<b>-</b>	<b>366</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>6,570</b>	<b>504,481</b>	<b>527,086</b>
Add : Re-insurance accepted to direct claims	(3)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(3)
Less : Re-insurance Ceded to claims	6,328	-	9,212	501	9,713	-	4,003	3,853	-	-	-	-	-	270	17,839	24,167
<b>Total Claims Incurred (Net)</b>	<b>16,274</b>	<b>-</b>	<b>174,700</b>	<b>211,908</b>	<b>386,608</b>	<b>-</b>	<b>9,406</b>	<b>83,962</b>	<b>-</b>	<b>366</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>6,300</b>	<b>486,642</b>	<b>502,916</b>

Upto the quarter ended September 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	37,283	-	307,602	15,904	323,506	-	10,095	128,694	-	-	-	-	-	1,094	463,389	500,672
Add : Claims Outstanding at the end of the year	55,998	-	170,496	1,572,090	1,742,586	1,763	19,874	66,945	-	641	-	-	-	9,980	1,841,789	1,897,787
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>66,609</b>	<b>-</b>	<b>354,593</b>	<b>414,752</b>	<b>769,345</b>	<b>833</b>	<b>20,192</b>	<b>150,264</b>	<b>-</b>	<b>501</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>8,065</b>	<b>949,200</b>	<b>1,015,809</b>
Add : Re-insurance accepted to direct claims	32	-	-	-	-	-	-	-	-	16	-	-	-	-	16	48
Less : Re-insurance Ceded to claims	30,699	-	17,110	795	17,905	-	5,800	6,435	-	-	-	-	-	562	30,702	61,401
<b>Total Claims Incurred (Net)</b>	<b>35,942</b>	<b>-</b>	<b>337,483</b>	<b>413,957</b>	<b>751,440</b>	<b>833</b>	<b>14,392</b>	<b>143,829</b>	<b>-</b>	<b>517</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7,503</b>	<b>918,514</b>	<b>954,456</b>

For the quarter ended September 30,2018

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	15,654	-	105,320	1,557	106,877	-	2,208	31,278	-	-	-	-	-	325	140,688	156,342
Add : Claims Outstanding at the end of the year	12,616	-	151,849	820,392	972,241	-	11,333	39,948	-	18	-	-	-	2,293	1,025,833	1,038,449
Less : Claims Outstanding at the beginning of the year	12,047	-	144,487	656,765	801,252	-	10,306	29,945	-	3	-	-	-	1,670	843,176	855,223
<b>Gross Incurred Claims</b>	<b>16,223</b>	<b>-</b>	<b>112,682</b>	<b>165,184</b>	<b>277,866</b>	<b>-</b>	<b>3,235</b>	<b>41,281</b>	<b>-</b>	<b>15</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>948</b>	<b>323,345</b>	<b>339,568</b>
Add : Re-insurance accepted to direct claims	3	-	-	-	-	-	-	-	-	42	-	-	-	-	42	45
Less : Re-insurance Ceded to claims	8,644	-	5,213	78	5,291	-	1,550	1,617	-	-	-	-	-	17	8,475	17,119
<b>Total Claims Incurred (Net)</b>	<b>7,582</b>	<b>-</b>	<b>107,469</b>	<b>165,106</b>	<b>272,575</b>	<b>-</b>	<b>1,685</b>	<b>39,664</b>	<b>-</b>	<b>57</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>931</b>	<b>314,912</b>	<b>322,494</b>

Upto the quarter ended September 30,2018

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	15,921	-	191,632	5,996	197,628	-	4,720	52,983	-	-	-	-	-	709	256,040	271,961
Add : Claims Outstanding at the end of the year	12,616	-	151,849	820,392	972,241	-	11,333	39,948	-	18	-	-	-	2,293	1,025,833	1,038,449
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>22,340</b>	<b>-</b>	<b>218,805</b>	<b>310,475</b>	<b>529,280</b>	<b>-</b>	<b>6,741</b>	<b>70,257</b>	<b>-</b>	<b>18</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,674</b>	<b>607,970</b>	<b>630,310</b>
Add : Re-insurance accepted to direct claims	213	-	-	-	-	-	-	-	-	141	-	-	-	-	141	354
Less : Re-insurance Ceded to claims	8,784	-	9,529	299	9,828	-	3,250	2,702	-	-	-	-	-	218	15,998	24,782
<b>Total Claims Incurred (Net)</b>	<b>13,769</b>	<b>-</b>	<b>209,276</b>	<b>310,176</b>	<b>519,452</b>	<b>-</b>	<b>3,491</b>	<b>67,555</b>	<b>-</b>	<b>159</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,456</b>	<b>592,113</b>	<b>605,882</b>