

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 30,2020

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

Rs '000

For the quarter ended September 30,2020

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	134,691	-	192,400	19,844	212,244	35	25,943	103,361	-	-	-	-	-	772	342,355	477,046	
Add : Claims Outstanding at the end of the year	75,218	-	213,511	2,490,445	2,703,956	6,783	28,950	218,546	-	1,124	-	-	-	13,110	2,972,469	3,047,687	
Less : Claims Outstanding at the beginning of the year	74,256	-	213,057	2,255,996	2,469,053	4,755	27,815	156,726	-	1,066	-	-	-	10,713	2,670,128	2,744,384	
Gross Incurred Claims	135,653	-	192,854	254,293	447,147	2,063	27,078	165,181	-	58	-	-	-	3,169	644,696	780,349	
Add : Re-insurance accepted to direct claims	(20)	-	-	-	-	-	-	-	-	(3)	-	-	-	-	(3)	(23)	
Less : Re-insurance Ceded to claims	126,338	-	9,620	974	10,594	2	21,110	5,168	-	-	-	-	-	220	37,094	163,432	
Total Claims Incurred (Net)	9,295	-	183,234	253,319	436,553	2,061	5,968	160,013	-	55	-	-	-	2,949	607,599	616,894	

Upto the quarter ended September 30,2020

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	142,790	-	273,891	20,074	293,965	35	31,488	141,704	-	329	-	-	-	1,952	469,473	612,263
Add : Claims Outstanding at the end of the year	75,218	-	213,511	2,490,445	2,703,956	6,783	28,950	218,546	-	1,124	-	-	-	13,110	2,972,469	3,047,687
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
Gross Incurred Claims	151,967	-	318,413	493,350	811,763	2,936	35,497	263,169	-	430	-	-	-	5,523	1,119,318	1,271,285
Add : Re-insurance accepted to direct claims	2	-	-	-	-	-	-	-	-	17	-	-	-	-	17	19
Less : Re-insurance Ceded to claims	131,065	-	13,695	986	14,681	2	24,676	7,090	-	260	-	-	-	717	47,426	178,491
Total Claims Incurred (Net)	20,904	-	304,718	492,364	797,082	2,934	10,821	256,079	-	187	-	-	-	4,806	1,071,909	1,092,813

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
Gross Incurred Claims	22,605	-	183,912	212,409	396,321	-	13,409	87,815	-	366	-	-	-	6,570	504,481	527,086
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
Total Claims Incurred (Net)	16,274	-	174,700	211,908	386,608	-	9,406	83,962	-	366	-	-	-	6,300	486,642	502,916

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
Gross Incurred Claims	66,609	-	354,593	414,752	769,345	833	20,192	150,264	-	501	-	-	-	8,065	949,200	1,015,809
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
Total Claims Incurred (Net)	35,942	-	337,483	413,957	751,440	833	14,392	143,829	-	517	-	-	-	7,503	918,514	954,456