

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, 2020

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

Rs '000

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	2,209	-	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	2,209	-	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>

For the quarter ended March 31, 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	1,202	-	157,837	7,179	165,016	-	1,696	55,695	-	8	-	-	1,431	223,846			225,048
Add : Claims Outstanding at the end 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
Less : Claims Outstanding at the beginning 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
<b>Gross Incurred Claims</b>	<b>7,027</b>	<b>-</b>	<b>133,876</b>	<b>182,235</b>	<b>316,111</b>	<b>930</b>	<b>2,975</b>	<b>60,267</b>	<b>-</b>	<b>80</b>	<b>-</b>	<b>-</b>	<b>1,210</b>	<b>381,573</b>			<b>388,600</b>
Add : Re-insurance accepted to direct claims	248	-	-	-	-	-	-	-	-	8	-	-	-	8			256
Less : Re-insurance Ceded to claims	985	-	8,055	369	8,424	-	1,429	2,622	-	7	-	-	751	13,233			14,218
<b>Total Claims Incurred (Net)</b>	<b>6,290</b>	<b>-</b>	<b>125,821</b>	<b>181,866</b>	<b>307,687</b>	<b>930</b>	<b>1,546</b>	<b>57,645</b>	<b>-</b>	<b>81</b>	<b>-</b>	<b>-</b>	<b>459</b>	<b>368,348</b>			<b>374,638</b>

Upto the quarter ended March 31, 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	18,066	-	476,822	24,715	501,537	-	9,049	159,777	-	8	-	-	2,285	672,656			690,722
Add : Claims Outstanding at the end 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
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>38,541</b>	<b>-</b>	<b>475,651</b>	<b>682,044</b>	<b>1,157,695</b>	<b>930</b>	<b>9,514</b>	<b>182,478</b>	<b>-</b>	<b>148</b>	<b>-</b>	<b>-</b>	<b>3,966</b>	<b>1,354,731</b>			<b>1,393,272</b>
Add : Re-insurance accepted to direct claims	1,028	-	-	-	-	-	-	-	-	214	-	-	-	214			1,242
Less : Re-insurance Ceded to claims	10,406	-	23,842	2,039	25,881	-	6,052	7,989	-	7	-	-	979	40,908			51,314
<b>Total Claims Incurred (Net)</b>	<b>29,163</b>	<b>-</b>	<b>451,809</b>	<b>680,005</b>	<b>1,131,814</b>	<b>930</b>	<b>3,462</b>	<b>174,489</b>	<b>-</b>	<b>355</b>	<b>-</b>	<b>-</b>	<b>2,987</b>	<b>1,314,037</b>			<b>1,343,200</b>