

FORM NL-5 - CLAIMS SCHEDULE

Name of the Insurer: Kotak Mahindra General Insurance Company Limited

Registration No. 152 and Date of Registration with the IRDAI November 18, 2015

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD	
	For the Quarter September 30, 2021	Up to the quarter September 30, 2021	For the Quarter September 30, 2021	Up to the quarter September 30, 2021	For the Quarter September 30, 2021	Up to the quarter September 30, 2021	For the Quarter September 30, 2021	Up to the quarter September 30, 2021	For the Quarter September 30, 2021	Up to the quarter September 30, 2021
Claims Paid (Direct)	178	430	4	4	-	-	4	4	3,171	4,972
Add :Re-insurance accepted to direct claims	(10)	(10)	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	115	288	3	3	-	-	3	3	291	398
Net Claim Paid	53	132	1	1	-	-	1	1	2,880	4,574
Add Claims Outstanding at the end of the year	736	736	3	3	-	-	3	3	2,877	2,877
Less Claims Outstanding at the beginning of the year	623	923	1	0	-	-	1	0	2,856	2,197
Net Incurred Claims	166	(55)	3	3	-	-	3	3	2,901	5,253
Claims Paid (Direct)										
-In India	178	430	4	4	-	-	4	4	3,171	4,972
-Outside India	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	553	553	3	3	-	-	3	3	767	767
Estimates of IBNR and IBNER at the beginning of the period (net)	417	647	1	0	-	-	1	0	708	632

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD	
	For the Quarter September 30, 2020	Up to the quarter September 30, 2020	For the Quarter September 30, 2020	Up to the quarter September 30, 2020	For the Quarter September 30, 2020	Up to the quarter September 30, 2020	For the Quarter September 30, 2020	Up to the quarter September 30, 2020	For the Quarter September 30, 2020	Up to the quarter September 30, 2020
Claims Paid (Direct)	1,347	1,428	-	-	-	-	-	-	1,924	2,739
Add :Re-insurance accepted to direct claims	(0)	0	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	1,263	1,311	-	-	-	-	-	-	96	137
Net Claim Paid	83	117	-	-	-	-	-	-	1,828	2,602
Add Claims Outstanding at the end of the year	752	752	-	-	-	-	-	-	2,135	2,135
Less Claims Outstanding at the beginning of the year	743	660	-	-	-	-	-	-	2,131	1,690
Net Incurred Claims	93	209	-	-	-	-	-	-	1,832	3,047
Claims Paid (Direct)										
-In India		1,428	-	-	-	-	-	-		2,739
-Outside India		-	-	-	-	-	-	-		-
Estimates of IBNR and IBNER at the end of the period (net)	544	544	-	-	-	-	-	-	550	550
Estimates of IBNR and IBNER at the beginning of the period (net)	443	405	-	-	-	-	-	-	492	285

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Name of the Insurer: Kotak Mahindra General Insu
Registration No. 152 and Date of Registration with

Particulars	Miscellaneous																
	Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation / Employer's Liability		Public / Product Liability		Engin
	For the Quarter September 30, 2021	Up to the quarter September 30, 2021	For the Quarter September 30, 2021	Up to the quarter September 30, 2021	For the Quarter September 30, 2021	Up to the quarter September 30, 2021	For the Quarter September 30, 2021	Up to the quarter September 30, 2021	For the Quarter September 30, 2021	Up to the quarter September 30, 2021	For the Quarter September 30, 2021	Up to the quarter September 30, 2021	For the Quarter September 30, 2021	Up to the quarter September 30, 2021	For the Quarter September 30, 2021	Up to the quarter September 30, 2021	For the Quarter September 30, 2021
Claims Paid (Direct)	413	653	3,584	5,625	3,623	6,284	145	248	-	-	3,768	6,532	17	17	-	-	-
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
Less :Re-insurance Ceded to claims paid	28	40	319	439	224	359	95	154	-	-	319	514	1	1	-	-	-
Net Claim Paid	384	613	3,264	5,186	3,399	5,924	50	94	-	-	3,449	6,018	16	16	-	-	0
Add Claims Outstanding at the end of the year	34,557	34,557	37,434	37,434	3,902	3,902	346	346	-	-	4,248	4,248	96	96	-	-	33
Less Claims Outstanding at the beginning of the year	32,216	29,650	35,072	31,847	4,015	2,565	281	410	-	-	4,296	2,975	92	77	-	-	25
Net Incurred Claims	2,726	5,520	5,626	10,773	3,287	7,261	115	29	-	-	3,401	7,291	20	36	-	-	8
Claims Paid (Direct)																	
-In India	413	653	3,584	5,625	3,623	6,284	145	248	-	-	3,768	6,532	17	17	-	-	-
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	26,416	26,416	27,183	27,183	2,186	2,186	186	186	-	-	2,372	2,372	46	46	-	-	22
Estimates of IBNR and IBNER at the beginning of the period (net)	25,062	22,702	25,770	23,334	1,902	1,708	155	303	-	-	2,056	2,011	40	43	-	-	18

Particulars	Miscellaneous																
	Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation / Employer's Liability		Public / Product Liability		Engin
	For the Quarter September 30, 2020	Up to the quarter September 30, 2020	For the Quarter September 30, 2020	Up to the quarter September 30, 2020	For the Quarter September 30, 2020	Up to the quarter September 30, 2020	For the Quarter September 30, 2020	Up to the quarter September 30, 2020	For the Quarter September 30, 2020	Up to the quarter September 30, 2020	For the Quarter September 30, 2020	Up to the quarter September 30, 2020	For the Quarter September 30, 2020	Up to the quarter September 30, 2020	For the Quarter September 30, 2020	Up to the quarter September 30, 2020	For the Quarter September 30, 2020
Claims Paid (Direct)	198	201	2,122	2,940	1,034	1,417	259	315	-	-	1,293	1,732	0	0	-	-	-
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0)
Less :Re-insurance Ceded to claims paid	10	10	106	147	52	71	211	247	-	-	263	318	0	0	-	-	-
Net Claim Paid	189	191	2,017	2,793	982	1,346	48	68	-	-	1,030	1,414	0	0	-	-	(0)
Add Claims Outstanding at the end of the year	24,904	24,904	27,040	27,040	2,185	2,185	290	290	-	-	2,475	2,475	68	68	-	-	11
Less Claims Outstanding at the beginning of the year	22,560	20,172	24,691	21,862	1,567	971	278	249	-	-	1,845	1,220	48	39	-	-	11
Net Incurred Claims	2,533	4,924	4,366	7,971	1,600	2,561	60	108	-	-	1,660	2,669	21	29	-	-	1
Claims Paid (Direct)																	
-In India	198	201	2,122	2,940	1,034	1,417	259	315	-	-	1,293	1,732	0	0	-	-	-
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	20,122	20,122	20,672	20,672	1,017	1,017	193	193	-	-	1,210	1,210	14	14	-	-	10
Estimates of IBNR and IBNER at the beginning of the period (net)	18,024	15,778	18,515	16,064	803	479	148	100	-	-	951	579	11	11	-	-	10

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Name of the Insurer: Kotak Mahindra General Insurance
Registration No. 152 and Date of Registration with



(Amount in Rs. Lakhs)

Particulars	Marine	Aviation		Crop Insurance		Other segments (b)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	Up to the quarter September 30, 2021	For the Quarter September 30, 2021	Up to the quarter September 30, 2021	For the Quarter September 30, 2021	Up to the quarter September 30, 2021	For the Quarter September 30, 2021	Up to the quarter September 30, 2021	For the Quarter September 30, 2021	Up to the quarter September 30, 2021	For the Quarter September 30, 2021	Up to the quarter September 30, 2021	For the Quarter September 30, 2021	Up to the quarter September 30, 2021
Claims Paid (Direct)	11	-	-	-	-	-	-	74	86	7,442	12,271	7,624	12,705
Add :Re-insurance accepted to direct claims	0	-	-	-	-	-	-	-	-	0	0	(10)	(9)
Less :Re-insurance Ceded to claims paid	10	-	-	-	-	-	-	22	27	661	990	779	1,282
Net Claim Paid	1	-	-	-	-	-	-	52	59	6,781	11,281	6,835	11,414
Add Claims Outstanding at the end of the year	33	-	-	-	-	-	-	176	176	41,987	41,987	42,725	42,725
Less Claims Outstanding at the beginning of the year	17	-	-	-	-	-	-	196	173	39,680	35,089	40,304	36,012
Net Incurred Claims	17	-	-	-	-	-	-	33	63	9,088	18,179	9,256	18,127
Claims Paid (Direct)													
-In India	11	-	-	-	-	-	-	74	86	7,442	12,271	7,624	12,705
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	22	-	-	-	-	-	-	156	156	29,778	29,778	30,334	30,334
Estimates of IBNR and IBNER at the beginning of the period (net)	15	-	-	-	-	-	-	138	125	28,023	25,528	28,441	26,176

Particulars	Marine	Aviation		Crop Insurance		Other segments (e)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	Up to the quarter September 30, 2020	For the Quarter September 30, 2020	Up to the quarter September 30, 2020	For the Quarter September 30, 2020	Up to the quarter September 30, 2020	For the Quarter September 30, 2020	Up to the quarter September 30, 2020	For the Quarter September 30, 2020	Up to the quarter September 30, 2020	For the Quarter September 30, 2020	Up to the quarter September 30, 2020	For the Quarter September 30, 2020	Up to the quarter September 30, 2020
Claims Paid (Direct)	3	-	-	-	-	-	-	8	20	3,424	4,695	4,770	6,123
Add :Re-insurance accepted to direct claims	0	-	-	-	-	-	-	-	-	(0)	0	(0)	0
Less :Re-insurance Ceded to claims paid	3	-	-	-	-	-	-	2	7	371	474	1,634	1,785
Net Claim Paid	1	-	-	-	-	-	-	6	12	3,053	4,221	3,136	4,338
Add Claims Outstanding at the end of the year	11	-	-	-	-	-	-	131	131	29,725	29,725	30,477	30,477
Less Claims Outstanding at the beginning of the year	10	-	-	-	-	-	-	107	95	26,701	23,226	27,444	23,887
Net Incurred Claims	2	-	-	-	-	-	-	29	48	6,076	10,719	6,169	10,928
Claims Paid (Direct)													
-In India	3	-	-	-	-	-	-	8	20	3,424	4,695	4,770	6,123
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	10	-	-	-	-	-	-	118	118	22,024	22,024	22,568	22,568
Estimates of IBNR and IBNER at the beginning of the period (net)	9	-	-	-	-	-	-	90	83	19,577	16,745	20,021	17,150