

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		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022
Claims Paid (Direct)	223	536	381	420	-	-	381	420	5,816	10,718	803	1,412	6,619	12,130	4,522	7,698	167	226	-	-	4,690	7,924
Add :Re-insurance accepted to direct claims	57	58	0	0	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	225	444	308	340	-	-	308	340	1,538	2,767	66	97	1,605	2,864	1,157	1,847	101	124	-	-	1,259	1,970
Net Claim Paid	55	150	73	80	-	-	73	80	4,277	7,951	737	1,315	5,014	9,266	3,365	5,852	66	102	-	-	3,431	5,954
Add Claims Outstanding at the end of the year	1,202	1,202	151	151	-	-	151	151	3,644	3,644	44,771	44,771	48,415	48,415	4,071	4,071	770	770	-	-	4,841	4,841
Less Claims Outstanding at the beginning of the year	1,060	994	33	14	-	-	33	14	3,555	3,099	42,143	39,518	45,698	42,618	3,832	3,802	639	582	-	-	4,471	4,384
Net Incurred Claims	197	359	191	218	-	-	191	218	4,366	8,495	3,365	6,568	7,731	15,063	3,605	6,122	197	290	-	-	3,802	6,411
Claims Paid (Direct)																						
-In India	223	536	381	420	-	-	381	420	5,816	10,718	803	1,412	6,619	12,130	4,522	7,698	167	226	-	-	4,690	7,924
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	994	994	86	86	-	-	86	86	829	829	32,454	32,454	33,283	33,283	2,206	2,206	370	370	-	-	2,576	2,576
Estimates of IBNR and IBNER at the beginning of the period (net)	869	843	29	7	-	-	29	7	837	974	30,930	29,482	31,767	30,456	2,233	2,571	304	391	-	-	2,537	2,961

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended September 30, 2021	Up to the Quarter Ended September 30, 2021	For the Quarter Ended September 30, 2021	Up to the Quarter Ended September 30, 2021	For the Quarter Ended September 30, 2021	Up to the Quarter Ended September 30, 2021	For the Quarter Ended September 30, 2021	Up to the Quarter Ended September 30, 2021	For the Quarter Ended September 30, 2021	Up to the Quarter Ended September 30, 2021	For the Quarter Ended September 30, 2021	Up to the Quarter Ended September 30, 2021	For the Quarter Ended September 30, 2021	Up to the Quarter Ended September 30, 2021	For the Quarter Ended September 30, 2021	Up to the Quarter Ended September 30, 2021	For the Quarter Ended September 30, 2021	Up to the Quarter Ended September 30, 2021	For the Quarter Ended September 30, 2021	Up to the Quarter Ended September 30, 2021	For the Quarter Ended September 30, 2021	Up to the Quarter Ended September 30, 2021
Claims Paid (Direct)	178	430	4	4	-	-	4	4	3,171	4,972	413	653	3,584	5,625	3,623	6,284	145	248	-	-	3,768	6,532
Add :Re-insurance accepted to direct claims	(10)	(10)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	115	288	3	3	-	-	3	3	291	398	28	40	319	439	224	359	95	154	-	-	319	514
Net Claim Paid	53	132	1	1	-	-	1	1	2,880	4,574	384	613	3,264	5,186	3,399	5,924	50	94	-	-	3,449	6,018
Add Claims Outstanding at the end of the year	736	736	3	3	-	-	3	3	2,877	2,877	34,557	34,557	37,434	37,434	3,902	3,902	346	346	-	-	4,248	4,248
Less Claims Outstanding at the beginning of the year	623	923	1	0	-	-	1	0	2,856	2,197	32,216	29,650	35,072	31,847	4,015	2,565	281	410	-	-	4,296	2,975
Net Incurred Claims	166	(55)	3	3	-	-	3	3	2,901	5,253	2,726	5,520	5,626	10,773	3,287	7,261	115	29	-	-	3,401	7,291
Claims Paid (Direct)																						
-In India	178	430	4	4	-	-	4	4	3,171	4,972	413	653	3,584	5,625	3,623	6,284	145	248	-	-	3,768	6,532
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	553	553	2	3	-	-	2	3	767	767	26,416	26,416	27,183	27,183	2,186	2,186	186	186	-	-	2,372	2,372
Estimates of IBNR and IBNER at the beginning of the period (net)	417	647	1	0	-	-	1	0	708	632	25,062	22,702	25,770	23,334	1,902	1,708	155	303	-	-	2,056	2,011

FORM NL-5 - CLAIMS SCHEDULE

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



(Amount in Rs. Lakhs)

Particulars	Miscellaneous																Total Miscellaneous		Grand Total	
	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ^(a)		Other Miscellaneous segment		For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022		
	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022								
Claims Paid (Direct)	5	15	-	-	18	27	-	-	-	-	-	-	54	85	11,385	20,180	11,989	21,136		
Add :Re-insurance accepted to direct claims	-	-	-	-	-	0	-	-	-	-	-	-	0	1	0	1	57	60		
Less :Re-insurance Ceded to claims paid	0	1	-	-	12	17	-	-	-	-	-	-	41	63	2,916	4,914	3,449	5,699		
Net Claim Paid	4	14	-	-	6	10	-	-	-	-	-	-	13	23	8,469	15,267	8,597	15,497		
Add Claims Outstanding at the end of the year	90	90	0	0	45	45	-	-	-	-	-	-	289	289	53,679	53,679	55,033	55,033		
Less Claims Outstanding at the beginning of the year	85	87	0	-	30	27	-	-	-	-	-	-	241	225	50,526	47,340	51,619	48,347		
Net Incurred Claims	9	16	0	0	21	28	-	-	-	-	-	-	61	87	11,622	21,606	12,010	22,182		
Claims Paid (Direct)																				
-In India	5	15	-	-	18	27	-	-	-	-	-	-	54	85	11,385	20,180	11,989	21,136		
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Estimates of IBNR and IBNER at the end of the period (net)	74	74	0	0	45	45	-	-	-	-	-	-	238	238	36,215	36,215	37,294	37,294		
Estimates of IBNR and IBNER at the beginning of the period (net)	66	62	0	-	30	24	-	-	-	-	-	-	197	192	34,597	33,695	35,495	34,545		

Particulars	Miscellaneous																Total Miscellaneous		Grand Total	
	Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ^(a)		Other Miscellaneous segment		For the Quarter Ended September 30, 2021	Up to the Quarter Ended September 30, 2021	For the Quarter Ended September 30, 2021	Up to the Quarter Ended September 30, 2021		
	For the Quarter Ended September 30, 2021	Up to the Quarter Ended September 30, 2021	For the Quarter Ended September 30, 2021	Up to the Quarter Ended September 30, 2021	For the Quarter Ended September 30, 2021	Up to the Quarter Ended September 30, 2021	For the Quarter Ended September 30, 2021	Up to the Quarter Ended September 30, 2021	For the Quarter Ended September 30, 2021	Up to the Quarter Ended September 30, 2021	For the Quarter Ended September 30, 2021	Up to the Quarter Ended September 30, 2021								
Claims Paid (Direct)	17	17	-	-	-	11	-	-	-	-	-	-	74	86	7,442	12,271	7,624	12,705		
Add :Re-insurance accepted to direct claims	-	-	-	-	0	0	-	-	-	-	-	-	-	-	0	0	(10)	(9)		
Less :Re-insurance Ceded to claims paid	1	1	-	-	10	10	-	-	-	-	-	-	22	27	661	990	779	1,282		
Net Claim Paid	16	16	-	-	0	1	-	-	-	-	-	-	52	59	6,781	11,281	6,835	11,414		
Add Claims Outstanding at the end of the year	96	96	-	-	33	33	-	-	-	-	-	-	176	176	41,987	41,987	42,725	42,725		
Less Claims Outstanding at the beginning of the year	92	77	-	-	25	17	-	-	-	-	-	-	196	173	39,680	35,089	40,304	36,012		
Net Incurred Claims	20	36	-	-	8	17	-	-	-	-	-	-	33	63	9,088	18,179	9,256	18,127		
Claims Paid (Direct)																				
-In India	17	17	-	-	-	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)	46	46	-	-	22	22	-	-	-	-	-	-	156	156	29,778	29,778	30,334	30,334		
Estimates of IBNR and IBNER at the beginning of the period (net)	40	43	-	-	18	15	-	-	-	-	-	-	138	125	28,023	25,528	28,441	26,176		