

**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 30,2018

FORM NL-5 - CLAIMS SCHEDULE  
CLAIMS INCURRED (NET)

Rs '000

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>

For the quarter ended September 30,2017

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	-	-	57,036	49	57,085	-	618	10,465	-	-	-	-	-	-	68,169		68,169
Add : Claims Outstanding at the end of the year	1,586	-	98,613	285,202	383,815	-	6,523	15,221	-	-	-	-	-	166	405,725		407,311
Less : Claims Outstanding at the beginning of the year	786	-	68,570	189,810	258,380	-	3,461	12,101	-	-	-	-	-	23	273,964		274,750
<b>Gross Incurred Claims</b>	<b>801</b>	<b>-</b>	<b>87,080</b>	<b>95,441</b>	<b>182,521</b>	<b>-</b>	<b>3,680</b>	<b>13,585</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>144</b>	<b>199,930</b>		<b>200,732</b>
Add : Re-insurance accepted to direct claims	415	-	-	-	-	-	-	-	-	17	-	-	-	-	17		433
Less : Re-insurance Ceded to claims	-	-	2,892	2	2,894	-	326	524	-	-	-	-	-	-	3,744		3,744
<b>Total Claims Incurred (Net)</b>	<b>1,217</b>	<b>-</b>	<b>84,188</b>	<b>95,438</b>	<b>179,627</b>	<b>-</b>	<b>3,354</b>	<b>13,062</b>	<b>-</b>	<b>17</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>144</b>	<b>196,203</b>		<b>197,420</b>

Upto the quarter ended September 30,2017

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	-	-	108,946	270	109,217	-	749	16,241	-	-	-	-	-	-	126,207		126,207
Add : Claims Outstanding at the end of the year	1,586	-	98,613	285,202	383,815	-	6,523	15,221	-	-	-	-	-	166	405,725		407,311
Less : Claims Outstanding at the beginning of the year	17	-	49,208	118,685	167,893	-	1,332	7,894	-	-	-	-	-	1	177,120		177,138
<b>Gross Incurred Claims</b>	<b>1,569</b>	<b>-</b>	<b>158,351</b>	<b>166,787</b>	<b>325,138</b>	<b>-</b>	<b>5,941</b>	<b>23,567</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>165</b>	<b>354,811</b>		<b>356,380</b>
Add : Re-insurance accepted to direct claims	508	-	-	-	-	-	-	-	-	93	-	-	-	-	93		601
Less : Re-insurance Ceded to claims	-	-	5,379	13	5,393	-	395	921	-	-	-	-	-	-	6,708		6,708
<b>Total Claims Incurred (Net)</b>	<b>2,078</b>	<b>-</b>	<b>152,972</b>	<b>166,774</b>	<b>319,746</b>	<b>-</b>	<b>5,545</b>	<b>22,647</b>	<b>-</b>	<b>93</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>165</b>	<b>348,195</b>		<b>350,273</b>