

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



(Amount in Rs. Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	For the Quarter June 30, 2022	Up to the quarter June 30, 2022	For the Quarter June 30, 2022	Up to the quarter June 30, 2022	For the Quarter June 30, 2022	Up to the quarter June 30, 2022	For the Quarter June 30, 2022	Up to the quarter June 30, 2022	For the Quarter June 30, 2022	Up to the quarter June 30, 2022	For the Quarter June 30, 2022	Up to the quarter June 30, 2022	For the Quarter June 30, 2022	Up to the quarter June 30, 2022
Claims Paid (Direct)	313	313	39	39	-	-	39	39	4,902	4,902	609	609	5,511	5,511
Add :Re-insurance accepted to direct claims	1.47	1.47	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	220	220	32	32	-	-	32	32	1,229	1,229	30	30	1,259	1,259
Net Claim Paid	95	95	7	7	-	-	7	7	3,673	3,673	578	578	4,252	4,252
Add Claims Outstanding at the end of the year	1,060	1,060	33	33	-	-	33	33	3,555	3,555	42,143	42,143	45,698	45,698
Less Claims Outstanding at the beginning of the year	994	994	14	14	-	-	14	14	3,099	3,099	39,518	39,518	42,618	42,618
Net Incurred Claims	162	162	27	27	-	-	27	27	4,129	4,129	3,203	3,203	7,332	7,332
Claims Paid (Direct)														
-In India	313	313	39	39	-	-	39	39	4,902	4,902	609	609	5,511	5,511
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	869	869	29	29	-	-	29	29	837	837	30,930	30,930	31,767	31,767
Estimates of IBNR and IBNER at the beginning of the period (net)	843	843	7	7	-	-	7	7	974	974	29,482	29,482	30,456	30,456

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	For the Quarter June 30, 2021	Up to the quarter June 30, 2021	For the Quarter June 30, 2021	Up to the quarter June 30, 2021	For the Quarter June 30, 2021	Up to the quarter June 30, 2021	For the Quarter June 30, 2021	Up to the quarter June 30, 2021	For the Quarter June 30, 2021	Up to the quarter June 30, 2021	For the Quarter June 30, 2021	Up to the quarter June 30, 2021	For the Quarter June 30, 2021	Up to the quarter June 30, 2021
Claims Paid (Direct)	252	252	0.40	0.40	-	-	0.40	0.40	1,801	1,801	240	240	2,041	2,041
Add :Re-insurance accepted to direct claims	0.16	0.16	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	173	173	0.33	0.33	-	-	0.33	0.33	107	107	12	12	119	119
Net Claim Paid	79	79	0.07	0.07	-	-	0.07	0.07	1,694	1,694	228	228	1,922	1,922
Add Claims Outstanding at the end of the year	623	623	0.67	0.67	-	-	0.67	0.67	2,856	2,856	32,216	32,216	35,072	35,072
Less Claims Outstanding at the beginning of the year	923	923	0.14	0.14	-	-	0.14	0.14	2,197	2,197	29,650	29,650	31,847	31,847
Net Incurred Claims	(220)	(220)	0.60	0.60	-	-	0.60	0.60	2,353	2,353	2,794	2,794	5,146	5,146
Claims Paid (Direct)														
-In India	252	252	0.40	0.40	-	-	0.40	0.40	1,801	1,801	240	240	2,041	2,041
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	417	417	0.67	0.67	-	-	0.67	0.67	708	708	25,062	25,062	25,770	25,770
Estimates of IBNR and IBNER at the beginning of the period (net)	647	647	0.14	0.14	-	-	0.14	0.14	632	632	22,702	22,702	23,334	23,334

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

(Amount in Rs. Lakhs)

Miscellaneous

Particulars	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability	
	For the Quarter June 30, 2022	Up to the quarter June 30, 2022	For the Quarter June 30, 2022	Up to the quarter June 30, 2022	For the Quarter June 30, 2022	Up to the quarter June 30, 2022	For the Quarter June 30, 2022	Up to the quarter June 30, 2022	For the Quarter June 30, 2022	Up to the quarter June 30, 2022	For the Quarter June 30, 2022	Up to the quarter June 30, 2022
Claims Paid (Direct)	3,176	3,176	59	59	-	-	3,235	3,235	10	10	-	-
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	689	689	22	22	-	-	712	712	0.52	1	-	-
Net Claim Paid	2,487	2,487	36	36	-	-	2,523	2,523	10	10	-	-
Add Claims Outstanding at the end of the year	3,832	3,832	639	639	-	-	4,471	4,471	85	85	0.01	0.01
Less Claims Outstanding at the beginning of the year	3,802	3,802	582	582	-	-	4,384	4,384	87	87	-	-
Net Incurred Claims	2,517	2,517	93	93	-	-	2,610	2,610	8	8	0.01	0.01
Claims Paid (Direct)												
-In India	3,176	3,176	59	59	-	-	3,235	3,235	10	10	-	-
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	2,233	2,233	304	304	-	-	2,537	2,537	66	66	0.01	0.01
Estimates of IBNR and IBNER at the beginning of the period (net)	2,571	2,571	391	391	-	-	2,961	2,961	62	62	-	-

Miscellaneous

Particulars	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability	
	For the Quarter June 30, 2021	Up to the quarter June 30, 2021	For the Quarter June 30, 2021	Up to the quarter June 30, 2021	For the Quarter June 30, 2021	Up to the quarter June 30, 2021	For the Quarter June 30, 2021	Up to the quarter June 30, 2021	For the Quarter June 30, 2021	Up to the quarter June 30, 2021	For the Quarter June 30, 2021	Up to the quarter June 30, 2021
Claims Paid (Direct)	2,661	2,661	103	103	-	-	2,764	2,764	0.80	0.80	-	-
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	135	135	59	59	-	-	195	195	0.04	0.04	-	-
Net Claim Paid	2,525	2,525	44	44	-	-	2,569	2,569	0.76	0.76	-	-
Add Claims Outstanding at the end of the year	4,015	4,015	281	281	-	-	4,296	4,296	92	92	-	-
Less Claims Outstanding at the beginning of the year	2,565	2,565	410	410	-	-	2,975	2,975	77	77	-	-
Net Incurred Claims	3,975	3,975	(86)	(86)	-	-	3,889	3,889	15.89	16	-	-
Claims Paid (Direct)												
-In India	2,661	2,661	103	103	-	-	2,764	2,764	1	1	-	-
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	1,902	1,902	155	155	-	-	2,056	2,056	40	40	-	-
Estimates of IBNR and IBNER at the beginning of the period (net)	1,708	1,708	303	303	-	-	2,011	2,011	43	43	-	-

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

(Amount in Rs. Lakhs)

Particulars	Engineering		Aviation		Crop Insurance		Other segments (b)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	For the Quarter June 30, 2022	Up to the quarter June 30, 2022	For the Quarter June 30, 2022	Up to the quarter June 30, 2022	For the Quarter June 30, 2022	Up to the quarter June 30, 2022	For the Quarter June 30, 2022	Up to the quarter June 30, 2022	For the Quarter June 30, 2022	Up to the quarter June 30, 2022	For the Quarter June 30, 2022	Up to the quarter June 30, 2022	For the Quarter June 30, 2022	Up to the quarter June 30, 2022
Claims Paid (Direct)	9	9	-	-	-	-	-	-	31	31	8,795	8,795	9,148	9,148
Add :Re-insurance accepted to direct claims	0.09	0	-	-	-	-	-	-	0.58	0.58	0.67	0.67	2	2
Less :Re-insurance Ceded to claims paid	5	5	-	-	-	-	-	-	22	22	1,998	1,998	2,249	2,249
Net Claim Paid	4	4	-	-	-	-	-	-	9	9	6,798	6,798	6,900	6,900
Add Claims Outstanding at the end of the year	30	30	-	-	-	-	-	-	241	241	50,526	50,526	51,619	51,619
Less Claims Outstanding at the beginning of the year	27	27	-	-	-	-	-	-	225	225	47,340	47,340	48,347	48,347
Net Incurred Claims	7	7	-	-	-	-	-	-	26	26	9,983	9,983	10,172	10,172
Claims Paid (Direct)														
-In India	9	9	-	-	-	-	-	-	31	31	8,795	8,795	9,148	9,148
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	30	30	-	-	-	-	-	-	197	197	34,597	34,597	35,495	35,495
Estimates of IBNR and IBNER at the beginning of the period (net)	24	24	-	-	-	-	-	-	192	192	33,695	33,695	34,545	34,545

(Amount in Rs. Lakhs)

Particulars	Engineering		Aviation		Crop Insurance		Other segments (e)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	For the Quarter June 30, 2021	Up to the quarter June 30, 2021	For the Quarter June 30, 2021	Up to the quarter June 30, 2021	For the Quarter June 30, 2021	Up to the quarter June 30, 2021	For the Quarter June 30, 2021	Up to the quarter June 30, 2021	For the Quarter June 30, 2021	Up to the quarter June 30, 2021	For the Quarter June 30, 2021	Up to the quarter June 30, 2021	For the Quarter June 30, 2021	Up to the quarter June 30, 2021
Claims Paid (Direct)	10.93	11	-	-	-	-	-	-	12	12	4,829	4,829	5,081	5,081
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	0.16	0.16
Less :Re-insurance Ceded to claims paid	10.08	10	-	-	-	-	-	-	5	5	329	329	502	502
Net Claim Paid	0.85	1	-	-	-	-	-	-	7	7	4,500	4,500	4,579	4,579
Add Claims Outstanding at the end of the year	25	25	-	-	-	-	-	-	196	196	39,680	39,680	40,304	40,304
Less Claims Outstanding at the beginning of the year	17	17	-	-	-	-	-	-	173	173	35,089	35,089	36,012	36,012
Net Incurred Claims	9	9	-	-	-	-	-	-	30	30	9,091	9,091	8,871	8,871
Claims Paid (Direct)														
-In India	11	11	-	-	-	-	-	-	12	12	4,829	4,829	5,081	5,081
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	18	18	-	-	-	-	-	-	138	138	28,023	28,023	28,441	28,441
Estimates of IBNR and IBNER at the beginning of the period (net)	15	15	-	-	-	-	-	-	125	125	25,528	25,528	26,176	26,176