

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		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023
Claims Paid (Direct)	251	308	182	443	-	-	182	443	5,475	10,268	1,133	1,653	6,609	11,921	8,038	14,954	298	434	-	-	8,337	15,388
Add -Re-insurance accepted to direct claims	456	474	11,36	11,39	-	-	11,36	11,39	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less -Re-insurance Ceded to claims paid	596	655	156	366	-	-	156	366	1,538	3,223	93	124	1,631	3,346	2,650	5,110	124	161	-	-	2,775	5,271
Net Claim Paid	111	127	38	88	-	-	38	88	3,938	7,045	1,040	1,529	4,978	8,574	5,388	9,844	174	273	-	-	5,562	10,117
Add Claims Outstanding at the end of the year	1,623	1,623	62	62	-	-	62	62	2,798	2,798	57,981	57,981	60,779	60,779	5,732	5,732	1,100	1,100	-	-	6,832	6,832
Less Claims Outstanding at the beginning of the year	1,471	1,474	60	40	-	-	60	40	3,153	3,023	54,768	50,877	57,921	53,899	4,911	4,307	1,078	989	-	-	5,988	5,296
Net Incurred Claims	264	276	40	110	-	-	40	110	3,583	6,821	4,254	8,633	7,836	15,454	6,210	11,269	196	383	-	-	6,406	11,653
Claims Paid (Direct)	251	308	182	443	-	-	182	443	5,475	10,268	1,133	1,653	6,609	11,921	8,038	14,954	298	434	-	-	8,337	15,388
-In India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	792	792	42	42	-	-	42	42	764	764	39,131	39,131	39,895	39,895	2,116	2,116	331	331	-	-	2,447	2,447
Estimates of IBNR and IBNER at the beginning of the period (net)	929	1,073	43	32	-	-	43	32	804	862	37,707	36,509	38,510	37,371	1,896	2,222	336	413	-	-	2,232	2,635

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)	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
-In India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-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



(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 ^(b)		Other Miscellaneous segment		For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023		
	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023						
Claims Paid (Direct)	12	13	-	-	40	114	-	-	-	-	-	-	457	518	15,455	27,954	15,887	28,704		
Add -Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	1	2	1	2	468	488		
Less -Re-insurance Ceded to claims paid	0.49	0.53	-	-	26	77	-	-	-	-	-	-	379	426	4,811	9,122	5,562	10,144		
Net Claim Paid	12	13	-	-	14	37	-	-	-	-	-	-	79	93	10,645	18,834	10,794	19,049		
Add Claims Outstanding at the end of the year	130	130	0.97	0.97	66	66	-	-	-	-	-	-	514	514	68,323	68,323	70,009	70,009		
Less Claims Outstanding at the beginning of the year	119	109	1	0.44	60	65	-	-	-	-	-	-	514	363	64,603	59,733	66,134	61,246		
Net Incurred Claims	24	35	0	1	20	38	-	-	-	-	-	-	79	245	14,365	27,425	14,668	27,811		
Claims Paid (Direct)	12	13	-	-	40	114	-	-	-	-	-	-	457	518	15,455	27,954	15,887	28,704		
-In India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Estimates of IBNR and IBNER at the end of the period (net)	50	50	0.97	0.97	43	43	-	-	-	-	-	-	246	246	42,682	42,682	43,515	43,515		
Estimates of IBNR and IBNER at the beginning of the period (net)	56	80	1	0.44	45	54	-	-	-	-	-	-	256	270	41,100	40,410	42,071	41,515		

Particulars	Miscellaneous														Total Miscellaneous				Grand Total	
	Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ^(b)		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	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	-	-	-	-	-	0.09	-	-	-	-	-	-	0.21	1	0.21	1	57	60		
Less -Re-insurance Ceded to claims paid	4	14	-	-	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	0.03	0.03	45	45	-	-	-	-	-	-	289	289	53,679	53,679	55,033	55,033		
Less Claims Outstanding at the beginning of the year	85	87	0.01	-	30	27	-	-	-	-	-	-	241	225	50,526	47,340	51,619	48,347		
Net Incurred Claims	9	16	0.02	0.03	21	28	-	-	-	-	-	-	61	87	11,622	21,606	12,010	22,182		
Claims Paid (Direct)	5	15	-	-	18	27	-	-	-	-	-	-	54	85	11,385	20,180	11,989	21,136		
-In India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Estimates of IBNR and IBNER at the end of the period (net)	74	74	0.03	0.03	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	-	-	30	24	-	-	-	-	-	-	197	192	34,597	33,695	35,495	34,545		