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 June 30,2021

FORM NL-5 - CLAIMS SCHEDULE
CLAIMS INCURRED [NET]

Rs '000

For the quarter ended June 30,2021

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	25,225	40	180,107	24,011	204,118	80	10,317	266,050	-	1,093	-	-	1,223	482,881	508,146
Add : Claims Outstanding at the end of the year	62,343	67	285,629	3,221,559	3,507,188	9,180	28,109	401,452	-	2,531	-	-	19,550	3,968,010	4,030,420
Less : Claims Outstanding at the beginning of the year	92,309	14	219,745	2,964,994	3,184,739	7,667	41,042	256,499	-	1,710	-	-	17,257	3,508,914	3,601,237
Gross Incurred Claims	**(4,741)**	**93**	245,991	**280,576**	**526,567**	1,593	(2,616)	**411,003**	**-**	1,914	**-**	**-**	3,516	941,977	**937,329**
Add : Re-insurance accepted to direct claims	16	-	-	-	-	-	-	-	-	-	-	-	-	-	16
Less : Re-insurance Ceded to claims	17,303	33	10,732	1,194	11,926	4	5,944	13,523	-	1,008	-	-	501	32,906	50,242
Total Claims Incurred (Net)	**(22,028)**	**60**	**235,259**	**279,382**	**514,641**	**1,589**	**(8,560)**	**397,480**	**-**	**906**	**-**	**-**	**3,015**	**909,071**	**887,103**

Upto the quarter ended June 30,2021

Particulars	Fire	Marine	Miscellaneous												Grand Total
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For the quarter ended June 30,2020

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	8,099	-	81,491	230	81,721	-	5,545	38,343	-	329	-	-	1,180	127,118	135,217
Add : Claims Outstanding at the end of the year	74,256	-	213,057	2,255,996	2,469,053	4,755	27,815	156,726	-	1,066	-	-	10,713	2,670,128	2,744,384
Less : Claims Outstanding at the beginning of the year	66,041	-	168,989	2,017,169	2,186,158	3,882	24,941	97,081	-	1,023	-	-	9,539	2,322,624	2,388,665
Gross Incurred Claims	**16,314**	**-**	**125,559**	**239,057**	**364,616**	**873**	**8,419**	**97,988**	**-**	**372**	**-**	**-**	**2,354**	**474,622**	**490,936**
Add : Re-insurance accepted to direct claims	22	-	-	-	-	-	-	-	-	20	-	-	-	20	42
Less : Re-insurance Ceded to claims	4,727	-	4,075	12	4,087	-	3,566	1,922	-	260	-	-	497	10,332	15,059
Total Claims Incurred (Net)	**11,609**	**-**	**121,484**	**239,045**	**360,529**	**873**	**4,853**	**96,066**	**-**	**132**	**-**	**-**	**1,857**	**464,310**	**475,919**

Upto the quarter ended June 30,2020

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