

**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, 2019

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

Rs '000

For the quarter ended June 30, 2019

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	27,592	-	143,800	5,890	149,690	-	3,088	51,637	-	-	-	-	-	571	204,986	232,578
Add : Claims Outstanding at the end of the year	43,084	-	150,386	1,369,695	1,520,081	1,763	13,472	56,187	-	275	-	-	-	3,933	1,595,711	1,638,795
Less : Claims Outstanding at the beginning of the year	26,672	-	123,505	1,173,242	1,296,747	930	9,777	45,375	-	140	-	-	-	3,009	1,355,978	1,382,650
<b>Gross Incurred Claims</b>	<b>44,004</b>	<b>-</b>	<b>170,681</b>	<b>202,343</b>	<b>373,024</b>	<b>833</b>	<b>6,783</b>	<b>62,449</b>	<b>-</b>	<b>135</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,495</b>	<b>444,719</b>	<b>488,723</b>
Add : Re-insurance accepted to direct claims	35	-	-	-	-	-	-	-	-	16	-	-	-	-	16	51
Less : Re-insurance Ceded to claims	24,371	-	7,898	294	8,192	-	1,797	2,582	-	-	-	-	-	292	12,863	37,234
<b>Total Claims Incurred (Net)</b>	<b>19,668</b>	<b>-</b>	<b>162,783</b>	<b>202,049</b>	<b>364,832</b>	<b>833</b>	<b>4,986</b>	<b>59,867</b>	<b>-</b>	<b>151</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,203</b>	<b>431,872</b>	<b>451,540</b>

Upto the quarter ended June 30, 2019

Particulars	Fire	Marine	Miscellaneous											Grand Total		
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For the quarter ended June 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	267	-	86,312	4,439	90,751	-	2,512	21,705	-	-	-	-	-	384	115,352	115,619
Add : Claims Outstanding at the end of the year	12,047	-	144,487	656,765	801,252	-	10,306	29,945	-	3	-	-	-	1,670	843,176	855,223
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>6,117</b>	<b>-</b>	<b>106,123</b>	<b>145,291</b>	<b>251,414</b>	<b>-</b>	<b>3,506</b>	<b>28,976</b>	<b>-</b>	<b>3</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>726</b>	<b>284,625</b>	<b>290,742</b>
Add : Re-insurance accepted to direct claims	210	-	-	-	-	-	-	-	-	99	-	-	-	-	99	309
Less : Re-insurance Ceded to claims	140	-	4,316	221	4,537	-	1,700	1,085	-	-	-	-	-	201	7,523	7,663
<b>Total Claims Incurred (Net)</b>	<b>6,187</b>	<b>-</b>	<b>101,807</b>	<b>145,070</b>	<b>246,877</b>	<b>-</b>	<b>1,806</b>	<b>27,891</b>	<b>-</b>	<b>102</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>525</b>	<b>277,201</b>	<b>283,388</b>

Upto the quarter ended June 30, 2018

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