

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 June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023
Claims Paid (Direct)	57	57	261	261	-	-	261	261	4,793	4,793	519	519	5,312	5,312	6,916	6,916	136	136	-	-	7,051	7,051
Add -Re-insurance accepted to direct claims	18	18	0.03	0.03	-	-	0.03	0.03	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less -Re-insurance Ceded to claims paid	60	60	211	211	-	-	211	211	1,685	1,685	31	31	1,716	1,716	2,460	2,460	37	37	-	-	2,496	2,496
Net Claim Paid	15	15	50	50	-	-	50	50	3,108	3,108	489	489	3,596	3,596	4,456	4,456	99	99	-	-	4,555	4,555
Add Claims Outstanding at the end of the year	1,471	1,471	60	60	-	-	60	60	3,153	3,153	54,768	54,768	57,921	57,921	4,911	4,911	1,078	1,078	-	-	5,988	5,988
Less Claims Outstanding at the beginning of the year	1,474	1,474	40	40	-	-	40	40	3,023	3,023	50,877	50,877	53,899	53,899	4,307	4,307	989	989	-	-	5,296	5,296
Net Incurred Claims	12	12	70	70	-	-	70	70	3,238	3,238	4,380	4,380	7,618	7,618	5,059	5,059	187	187	-	-	5,247	5,247
Claims Paid (Direct)	57	57	261	261	-	-	261	261	4,793	4,793	519	519	5,312	5,312	6,916	6,916	136	136	-	-	7,051	7,051
-In India	-	-																				
-Outside India	-	-																				
Estimates of IBNR and IBNER at the end of the period (net)	929	929	43	43	-	-	43	43	804	804	37,707	37,707	38,510	38,510	1,896	1,896	336	336	-	-	2,232	2,232
Estimates of IBNR and IBNER at the beginning of the period (net)	1,073	1,073	32	32	-	-	32	32	862	862	36,509	36,509	37,371	37,371	2,222	2,222	413	413	-	-	2,635	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 June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022
Claims Paid (Direct)	313	313	39	39	-	-	39	39	4,902	4,902	609	609	5,511	5,511	3,176	3,176	59	59	-	-	3,235	3,235
Add -Re-insurance accepted to direct claims	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less -Re-insurance Ceded to claims paid	220	220	32	32	-	-	32	32	1,229	1,229	30	30	1,259	1,259	689	689	22	22	-	-	712	712
Net Claim Paid	95	95	7	7	-	-	7	7	3,673	3,673	578	578	4,252	4,252	2,487	2,487	36	36	-	-	2,523	2,523
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	3,832	3,832	639	639	-	-	4,471	4,471
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	3,802	3,802	582	582	-	-	4,384	4,384
Net Incurred Claims	162	162	27	27	-	-	27	27	4,129	4,129	3,203	3,203	7,332	7,332	2,517	2,517	93	93	-	-	2,610	2,610
Claims Paid (Direct)	313	313	39	39	-	-	39	39	4,902	4,902	609	609	5,511	5,511	3,176	3,176	59	59	-	-	3,235	3,235
-In India	-	-																				
-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	2,233	2,233	304	304	-	-	2,537	2,537
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	2,571	2,571	391	391	-	-	2,961	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 June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023		
	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023						
Claims Paid (Direct)	1	1	-	-	74	74	-	-	-	-	-	-	61	61	12,499	12,499	12,817	12,817		
Add -Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1	1	19	19		
Less -Re-insurance Ceded to claims paid	0.04	0.04	-	-	51	51	-	-	-	-	-	-	48	48	4,311	4,311	4,582	4,582		
Net Claim Paid	1	1	-	-	23	23	-	-	-	-	-	-	15	15	8,190	8,190	8,255	8,255		
Add Claims Outstanding at the end of the year	119	119	0.72	0.72	60	60	-	-	-	-	-	-	514	514	64,603	64,603	66,134	66,134		
Less Claims Outstanding at the beginning of the year	109	109	0.44	0.44	65	65	-	-	-	-	-	-	363	363	59,733	59,733	61,246	61,246		
Net Incurred Claims	11	11	0.28	0.28	18	18	-	-	-	-	-	-	166	166	13,060	13,060	15,143	15,143		
Claims Paid (Direct)	1	1	-	-	74	74	-	-	-	-	-	-	61	61	12,499	12,499	12,817	12,817		
-In India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Estimates of IBNR and IBNER at the end of the period (net)	56	56	0.72	0.72	45	45	-	-	-	-	-	-	256	256	41,100	41,100	42,071	42,071		
Estimates of IBNR and IBNER at the beginning of the period (net)	80	80	0.44	0.44	54	54	-	-	-	-	-	-	270	270	40,410	40,410	41,515	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 June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022		
	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022						
Claims Paid (Direct)	10	10	-	-	9	9	-	-	-	-	-	-	31	31	8,795	8,795	9,148	9,148		
Add -Re-insurance accepted to direct claims	-	-	-	-	0.09	0.09	-	-	-	-	-	-	1	1	1	1	2	2		
Less -Re-insurance Ceded to claims paid	1	1	-	-	5	5	-	-	-	-	-	-	22	22	1,998	1,998	2,249	2,249		
Net Claim Paid	10	10	-	-	4	4	-	-	-	-	-	-	9	9	6,798	6,798	6,900	6,900		
Add Claims Outstanding at the end of the year	85	85	0.01	0.01	30	30	-	-	-	-	-	-	241	241	50,526	50,526	51,619	51,619		
Less Claims Outstanding at the beginning of the year	87	87	-	-	27	27	-	-	-	-	-	-	225	225	47,340	47,340	48,347	48,347		
Net Incurred Claims	8	8	0.01	0.01	7	7	-	-	-	-	-	-	26	26	9,983	9,983	10,172	10,172		
Claims Paid (Direct)	10	10	-	-	9	9	-	-	-	-	-	-	31	31	8,795	8,795	9,148	9,148		
-In India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Estimates of IBNR and IBNER at the end of the period (net)	66	66	-	-	30	30	-	-	-	-	-	-	197	197	34,597	34,597	35,495	35,495		
Estimates of IBNR and IBNER at the beginning of the period (net)	62	62	-	-	24	24	-	-	-	-	-	-	192	192	33,695	33,695	34,545	34,545		