

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 30,2020

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

Rs '000

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

Particulars	Fire	Marine	Miscellaneous											Grand Total	
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For the quarter ended June 30,2019

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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
Gross Incurred Claims	44,004	-	170,681	202,343	373,024	833	6,783	62,449	-	135	-	-	1,495	444,719	488,723
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
Total Claims Incurred (Net)	19,668	-	162,783	202,049	364,832	833	4,986	59,867	-	151	-	-	1,203	431,872	451,540

Upto the quarter ended June 30,2019

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