

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 September 30,2020

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

Rs '000

For the quarter ended September 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	134,691	-	192,400	19,844	212,244	35	25,943	103,361	-	-	-	-	772	342,355	477,046		
Add : Claims Outstanding at the end of the year	75,218	-	213,511	2,490,445	2,703,956	6,783	28,950	218,546	-	1,124	-	-	13,110	2,972,469	3,047,687		
Less : Claims Outstanding at the beginning 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		
<b>Gross Incurred Claims</b>	<b>135,653</b>	<b>-</b>	<b>192,854</b>	<b>254,293</b>	<b>447,147</b>	<b>2,063</b>	<b>27,078</b>	<b>165,181</b>	<b>-</b>	<b>58</b>	<b>-</b>	<b>-</b>	<b>3,169</b>	<b>644,696</b>	<b>780,349</b>		
Add : Re-insurance accepted to direct claims	(20)	-	-	-	-	-	-	-	-	(3)	-	-	-	(3)	(23)		
Less : Re-insurance Ceded to claims	126,338	-	9,620	974	10,594	2	21,110	5,168	-	-	-	-	220	37,094	163,432		
<b>Total Claims Incurred (Net)</b>	<b>9,295</b>	<b>-</b>	<b>183,234</b>	<b>253,319</b>	<b>436,553</b>	<b>2,061</b>	<b>5,968</b>	<b>160,013</b>	<b>-</b>	<b>55</b>	<b>-</b>	<b>-</b>	<b>2,949</b>	<b>607,599</b>	<b>616,894</b>		

Upto the quarter ended September 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	142,790	-	273,891	20,074	293,965	35	31,488	141,704	-	329	-	-	1,952	469,473	612,263		
Add : Claims Outstanding at the end of the year	75,218	-	213,511	2,490,445	2,703,956	6,783	28,950	218,546	-	1,124	-	-	13,110	2,972,469	3,047,687		
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		
<b>Gross Incurred Claims</b>	<b>151,967</b>	<b>-</b>	<b>318,413</b>	<b>493,350</b>	<b>811,763</b>	<b>2,936</b>	<b>35,497</b>	<b>263,169</b>	<b>-</b>	<b>430</b>	<b>-</b>	<b>-</b>	<b>5,523</b>	<b>1,119,318</b>	<b>1,271,285</b>		
Add : Re-insurance accepted to direct claims	2	-	-	-	-	-	-	-	-	17	-	-	-	17	19		
Less : Re-insurance Ceded to claims	131,065	-	13,695	986	14,681	2	24,676	7,090	-	260	-	-	717	47,426	178,491		
<b>Total Claims Incurred (Net)</b>	<b>20,904</b>	<b>-</b>	<b>304,718</b>	<b>492,364</b>	<b>797,082</b>	<b>2,934</b>	<b>10,821</b>	<b>256,079</b>	<b>-</b>	<b>187</b>	<b>-</b>	<b>-</b>	<b>4,806</b>	<b>1,071,909</b>	<b>1,092,813</b>		

For the quarter ended September 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	9,691	-	163,802	10,014	173,816	-	7,007	77,057	-	-	-	-	523	258,403	268,094		
Add : Claims Outstanding at the end of the year	55,998	-	170,496	1,572,090	1,742,586	1,763	19,874	66,945	-	641	-	-	9,980	1,841,789	1,897,787		
Less : Claims Outstanding at the beginning 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		
<b>Gross Incurred Claims</b>	<b>22,605</b>	<b>-</b>	<b>183,912</b>	<b>212,409</b>	<b>396,321</b>	<b>-</b>	<b>13,409</b>	<b>87,815</b>	<b>-</b>	<b>366</b>	<b>-</b>	<b>-</b>	<b>6,570</b>	<b>504,481</b>	<b>527,086</b>		
Add : Re-insurance accepted to direct claims	(3)	-	-	-	-	-	-	-	-	-	-	-	-	-	(3)		
Less : Re-insurance Ceded to claims	6,328	-	9,212	501	9,713	-	4,003	3,853	-	-	-	-	270	17,839	24,167		
<b>Total Claims Incurred (Net)</b>	<b>16,274</b>	<b>-</b>	<b>174,700</b>	<b>211,908</b>	<b>386,608</b>	<b>-</b>	<b>9,406</b>	<b>83,962</b>	<b>-</b>	<b>366</b>	<b>-</b>	<b>-</b>	<b>6,300</b>	<b>486,642</b>	<b>502,916</b>		

Upto the quarter ended September 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	37,283	-	307,602	15,904	323,506	-	10,095	128,694	-	-	-	-	1,094	463,389	500,672		
Add : Claims Outstanding at the end of the year	55,998	-	170,496	1,572,090	1,742,586	1,763	19,874	66,945	-	641	-	-	9,980	1,841,789	1,897,787		
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>66,609</b>	<b>-</b>	<b>354,593</b>	<b>414,752</b>	<b>769,345</b>	<b>833</b>	<b>20,192</b>	<b>150,264</b>	<b>-</b>	<b>501</b>	<b>-</b>	<b>-</b>	<b>8,065</b>	<b>949,200</b>	<b>1,015,809</b>		
Add : Re-insurance accepted to direct claims	32	-	-	-	-	-	-	-	-	16	-	-	-	16	48		
Less : Re-insurance Ceded to claims	30,699	-	17,110	795	17,905	-	5,800	6,435	-	-	-	-	562	30,702	61,401		
<b>Total Claims Incurred (Net)</b>	<b>35,942</b>	<b>-</b>	<b>337,483</b>	<b>413,957</b>	<b>751,440</b>	<b>833</b>	<b>14,392</b>	<b>143,829</b>	<b>-</b>	<b>517</b>	<b>-</b>	<b>-</b>	<b>7,503</b>	<b>918,514</b>	<b>954,456</b>		