

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 March 31, 2020

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

Rs '000

For the quarter ended March 31, 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  | 51,927        | -        | 199,055        | 10,115         | 209,170        | 79                     | 8,821             | 97,519           | -         | -           | -            | -        | 3,145        | 318,734        |                     |  | 370,661        |
| Add : Claims Outstanding at the end of the year        | 66,041        | -        | 168,989        | 2,017,169      | 2,186,158      | 3,882                  | 24,941            | 97,081           | -         | 1,023       | 2,209        | -        | 9,539        | 2,322,624      |                     |  | 2,388,665      |
| Less : Claims Outstanding at the beginning of the year | 60,442        | -        | 180,815        | 1,791,534      | 1,972,349      | 2,209                  | 24,471            | 93,384           | -         | 692         | -            | -        | 11,332       | 2,104,437      |                     |  | 2,164,879      |
| <b>Gross Incurred Claims</b>                           | <b>57,526</b> | <b>-</b> | <b>187,229</b> | <b>235,750</b> | <b>422,979</b> | <b>1,752</b>           | <b>9,291</b>      | <b>101,216</b>   | <b>-</b>  | <b>331</b>  | <b>-</b>     | <b>-</b> | <b>1,352</b> | <b>536,921</b> |                     |  | <b>594,447</b> |
| Add : Re-insurance accepted to direct claims           | -             | -        | -              | -              | -              | -                      | -                 | -                | -         | 3           | -            | -        | -            | 3              |                     |  | 3              |
| Less : Re-insurance Ceded to claims                    | 42,891        | -        | 9,967          | 506            | 10,473         | 4                      | 6,656             | 5,429            | -         | -           | -            | -        | 1,011        | 23,573         |                     |  | 66,464         |
| <b>Total Claims Incurred (Net)</b>                     | <b>14,635</b> | <b>-</b> | <b>177,262</b> | <b>235,244</b> | <b>412,506</b> | <b>1,748</b>           | <b>2,635</b>      | <b>95,787</b>    | <b>-</b>  | <b>334</b>  | <b>-</b>     | <b>-</b> | <b>341</b>   | <b>513,351</b> |                     |  | <b>527,986</b> |

Upto the quarter ended March 31, 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  | 99,844         | -        | 679,134        | 37,215         | 716,349          | 79                     | 27,097            | 299,273          | -         | -           | -            | -        | 6,188         | 1,048,986        |                     |  | 1,148,830        |
| Add : Claims Outstanding at the end of the year        | 66,041         | -        | 168,989        | 2,017,169      | 2,186,158        | 3,882                  | 24,941            | 97,081           | -         | 1,023       | 2,209        | -        | 9,539         | 2,322,624        |                     |  | 2,388,665        |
| 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>139,213</b> | <b>-</b> | <b>724,618</b> | <b>881,142</b> | <b>1,605,760</b> | <b>3,031</b>           | <b>42,261</b>     | <b>350,979</b>   | <b>-</b>  | <b>883</b>  | <b>-</b>     | <b>-</b> | <b>12,718</b> | <b>2,015,632</b> |                     |  | <b>2,154,845</b> |
| Add : Re-insurance accepted to direct claims           | 35             | -        | -              | -              | -                | -                      | -                 | -                | -         | 30          | -            | -        | -             | 30               |                     |  | 65               |
| Less : Re-insurance Ceded to claims                    | 79,700         | -        | 35,746         | 1,861          | 37,607           | 4                      | 18,648            | 15,519           | -         | -           | -            | -        | 2,091         | 73,869           |                     |  | 153,569          |
| <b>Total Claims Incurred (Net)</b>                     | <b>59,548</b>  | <b>-</b> | <b>688,872</b> | <b>879,281</b> | <b>1,568,153</b> | <b>3,027</b>           | <b>23,613</b>     | <b>335,460</b>   | <b>-</b>  | <b>913</b>  | <b>-</b>     | <b>-</b> | <b>10,627</b> | <b>1,941,793</b> |                     |  | <b>2,001,341</b> |

For the quarter ended March 31, 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  | 1,202        | -        | 157,837        | 7,179          | 165,016        | -                      | 1,696             | 55,695           | -         | 8           | -            | -        | 1,431        | 223,846        |                     |  | 225,048        |
| Add : Claims Outstanding at the end 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      |
| Less : Claims Outstanding at the beginning of the year | 20,847       | -        | 147,466        | 998,186        | 1,145,652      | -                      | 8,498             | 40,803           | -         | 68          | -            | -        | 3,230        | 1,198,251      |                     |  | 1,219,098      |
| <b>Gross Incurred Claims</b>                           | <b>7,027</b> | <b>-</b> | <b>133,876</b> | <b>182,235</b> | <b>316,111</b> | <b>930</b>             | <b>2,975</b>      | <b>60,267</b>    | <b>-</b>  | <b>80</b>   | <b>-</b>     | <b>-</b> | <b>1,210</b> | <b>381,573</b> |                     |  | <b>388,600</b> |
| Add : Re-insurance accepted to direct claims           | 248          | -        | -              | -              | -              | -                      | -                 | -                | -         | 8           | -            | -        | -            | 8              |                     |  | 256            |
| Less : Re-insurance Ceded to claims                    | 985          | -        | 8,055          | 369            | 8,424          | -                      | 1,429             | 2,622            | -         | 7           | -            | -        | 751          | 13,233         |                     |  | 14,218         |
| <b>Total Claims Incurred (Net)</b>                     | <b>6,290</b> | <b>-</b> | <b>125,821</b> | <b>181,866</b> | <b>307,687</b> | <b>930</b>             | <b>1,546</b>      | <b>57,645</b>    | <b>-</b>  | <b>81</b>   | <b>-</b>     | <b>-</b> | <b>459</b>   | <b>368,348</b> |                     |  | <b>374,638</b> |

Upto the quarter ended March 31, 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  | 18,066        | -        | 476,822        | 24,715         | 501,537          | -                      | 9,049             | 159,777          | -         | 8           | -            | -        | 2,285        | 672,656          |                     |  | 690,722          |
| Add : Claims Outstanding at the end 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        |
| 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>38,541</b> | <b>-</b> | <b>475,651</b> | <b>682,044</b> | <b>1,157,695</b> | <b>930</b>             | <b>9,514</b>      | <b>182,478</b>   | <b>-</b>  | <b>148</b>  | <b>-</b>     | <b>-</b> | <b>3,966</b> | <b>1,354,731</b> |                     |  | <b>1,393,272</b> |
| Add : Re-insurance accepted to direct claims           | 1,028         | -        | -              | -              | -                | -                      | -                 | -                | -         | 214         | -            | -        | -            | 214              |                     |  | 1,242            |
| Less : Re-insurance Ceded to claims                    | 10,406        | -        | 23,842         | 2,039          | 25,881           | -                      | 6,052             | 7,989            | -         | 7           | -            | -        | 979          | 40,908           |                     |  | 51,314           |
| <b>Total Claims Incurred (Net)</b>                     | <b>29,163</b> | <b>-</b> | <b>451,809</b> | <b>680,005</b> | <b>1,131,814</b> | <b>930</b>             | <b>3,462</b>      | <b>174,489</b>   | <b>-</b>  | <b>355</b>  | <b>-</b>     | <b>-</b> | <b>2,987</b> | <b>1,314,037</b> |                     |  | <b>1,343,200</b> |