

## 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



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 December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022
Claims Paid (Direct)	272	808	733	1,153	-	-	733	1,153	6,017	16,734	703	2,115	6,719	18,849	5,518	13,216	147	373	-	-	5,665	13,589
Add :Re-insurance accepted to direct claims	41	100	-	0	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	229	674	592	932	-	-	592	932	1,963	4,730	(11)	86	1,953	4,816	1,577	3,424	62	186	-	-	1,639	3,610
<b>Net Claim Paid</b>	<b>84</b>	<b>234</b>	<b>140</b>	<b>221</b>	<b>-</b>	<b>-</b>	<b>140</b>	<b>221</b>	<b>4,053</b>	<b>12,004</b>	<b>713</b>	<b>2,028</b>	<b>4,767</b>	<b>14,032</b>	<b>3,941</b>	<b>9,792</b>	<b>85</b>	<b>187</b>	<b>-</b>	<b>-</b>	<b>4,025</b>	<b>9,979</b>
Add Claims Outstanding at the end of the year	1,397	1,397	53	53	-	-	53	53	3,488	3,488	47,846	47,846	51,333	51,333	4,107	4,107	944	944	-	-	5,051	5,051
Less Claims Outstanding at the beginning of the year	1,202	994	151	14	-	-	151	14	3,644	3,099	44,771	39,518	48,415	42,618	4,071	3,802	770	582	-	-	4,841	4,384
<b>Net Incurred Claims</b>	<b>279</b>	<b>638</b>	<b>42</b>	<b>260</b>	<b>-</b>	<b>-</b>	<b>42</b>	<b>260</b>	<b>3,897</b>	<b>12,393</b>	<b>3,788</b>	<b>10,356</b>	<b>7,685</b>	<b>22,748</b>	<b>3,976</b>	<b>10,698</b>	<b>259</b>	<b>549</b>	<b>-</b>	<b>-</b>	<b>4,235</b>	<b>10,647</b>
<b>Claims Paid (Direct)</b>																						
<b>-In India</b>	272	808	733	1,153	-	-	733	1,153	6,017	16,734	703	2,115	6,719	18,849	5,518	13,216	147	373	-	-	5,665	13,589
<b>-Outside India</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Estimates of IBNR and IBNER at the end of the period (net)</b>	942	942	22	22	-	-	22	22	907	907	34,411	34,411	35,318	35,318	2,328	2,328	392	392	-	-	2,719	2,719
<b>Estimates of IBNR and IBNER at the beginning of the period (net)</b>	994	843	86	7	-	-	86	7	829	974	32,454	29,482	33,283	30,456	2,206	2,571	370	391	-	-	2,576	2,961

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 December 31, 2021	Up to the Quarter Ended December 31, 2021	For the Quarter Ended December 31, 2021	Up to the Quarter Ended December 31, 2021	For the Quarter Ended December 31, 2021	Up to the Quarter Ended December 31, 2021	For the Quarter Ended December 31, 2021	Up to the Quarter Ended December 31, 2021	For the Quarter Ended December 31, 2021	Up to the Quarter Ended December 31, 2021	For the Quarter Ended December 31, 2021	Up to the Quarter Ended December 31, 2021	For the Quarter Ended December 31, 2021	Up to the Quarter Ended December 31, 2021	For the Quarter Ended December 31, 2021	Up to the Quarter Ended December 31, 2021	For the Quarter Ended December 31, 2021	Up to the Quarter Ended December 31, 2021	For the Quarter Ended December 31, 2021	Up to the Quarter Ended December 31, 2021	For the Quarter Ended December 31, 2021	Up to the Quarter Ended December 31, 2021
Claims Paid (Direct)	271	701	22	26	-	-	22	26	3,617	8,589	396	1,049	4,014	9,638	3,167	9,451	72	321	-	-	3,239	9,771
Add :Re-insurance accepted to direct claims	1	(9)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	173	461	18	21	-	-	18	21	588	986	31	72	619	1,058	284	643	34	188	-	-	318	831
<b>Net Claim Paid</b>	<b>99</b>	<b>231</b>	<b>4</b>	<b>5</b>	<b>-</b>	<b>-</b>	<b>4</b>	<b>5</b>	<b>3,029</b>	<b>7,603</b>	<b>365</b>	<b>977</b>	<b>3,394</b>	<b>8,580</b>	<b>2,883</b>	<b>8,808</b>	<b>38</b>	<b>132</b>	<b>-</b>	<b>-</b>	<b>2,922</b>	<b>8,940</b>
Add Claims Outstanding at the end of the year	756	756	4	4	-	-	4	4	2,938	2,938	37,011	37,011	39,949	39,949	3,532	3,532	326	326	-	-	3,858	3,858
Less Claims Outstanding at the beginning of the year	736	923	3	0	-	-	3	0	2,877	2,197	34,557	29,650	37,434	31,847	3,902	2,565	346	410	-	-	4,248	2,975
<b>Net Incurred Claims</b>	<b>118</b>	<b>63</b>	<b>5</b>	<b>9</b>	<b>-</b>	<b>-</b>	<b>5</b>	<b>9</b>	<b>3,091</b>	<b>8,344</b>	<b>2,819</b>	<b>8,338</b>	<b>5,909</b>	<b>16,682</b>	<b>2,513</b>	<b>9,774</b>	<b>18</b>	<b>48</b>	<b>-</b>	<b>-</b>	<b>2,531</b>	<b>9,822</b>
<b>Claims Paid (Direct)</b>																						
<b>-In India</b>	271	701	22	26	-	-	22	26	3,617	8,589	396	1,049	4,014	9,638	3,167	9,451	72	321	-	-	3,239	9,771
<b>-Outside India</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Estimates of IBNR and IBNER at the end of the period (net)</b>	623	623	4	4	-	-	4	4	758	758	28,332	28,332	29,090	29,090	2,186	2,186	178	178	-	-	2,364	2,364
<b>Estimates of IBNR and IBNER at the beginning of the period (net)</b>	553	647	3	0	-	-	3	0	767	632	26,416	22,702	27,183	23,334	2,186	1,708	186	303	-	-	2,372	2,011

## FORM NL-5 - CLAIMS SCHEDULE

Name of the Insurer: Kotak Mahindra General Insurance  
Registration No. 152 and Date of Registration with the I

(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 <sup>(a)</sup>		Other Miscellaneous segment		For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022		
	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022						
Claims Paid (Direct)	0	15	-	-	45	72	-	-	-	-	-	-	50	135	12,480	32,660	13,484	34,620		
Add :Re-insurance accepted to direct claims	-	-	-	-	0	0	-	-	-	-	-	-	4	5	5	6	46	106		
Less :Re-insurance Ceded to claims paid	0	1	-	-	33	50	-	-	-	-	-	-	36	99	3,661	8,576	4,483	10,182		
<b>Net Claim Paid</b>	0	14	-	-	13	23	-	-	-	-	-	-	19	41	8,823	24,090	9,047	24,544		
Add Claims Outstanding at the end of the year	90	90	0	0	53	53	-	-	-	-	-	-	314	314	56,841	56,841	58,292	58,292		
Less Claims Outstanding at the beginning of the year	90	87	0	-	45	27	-	-	-	-	-	-	289	225	53,679	47,340	55,033	48,347		
<b>Net Incurred Claims</b>	1	17	0	0	20	48	-	-	-	-	-	-	44	131	11,985	33,591	12,306	34,489		
<b>Claims Paid (Direct)</b>																				
<b>-In India</b>	0	15	-	-	45	72	-	-	-	-	-	-	50	135	12,480	32,660	13,484	34,620		
<b>-Outside India</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
<b>Estimates of IBNR and IBNER at the end of the period (net)</b>	80	80	0	0	52	52	-	-	-	-	-	-	268	268	38,437	38,437	39,401	39,401		
<b>Estimates of IBNR and IBNER at the beginning of the period (net)</b>	74	62	0	-	45	24	-	-	-	-	-	-	238	192	36,215	33,695	37,294	34,545		

Particulars	Miscellaneous																Total Miscellaneous		Grand Total	
	Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments <sup>(a)</sup>		Other Miscellaneous segment		For the Quarter Ended December 31, 2021	Up to the Quarter Ended December 31, 2021	For the Quarter Ended December 31, 2021	Up to the Quarter Ended December 31, 2021		
	For the Quarter Ended December 31, 2021	Up to the Quarter Ended December 31, 2021	For the Quarter Ended December 31, 2021	Up to the Quarter Ended December 31, 2021	For the Quarter Ended December 31, 2021	Up to the Quarter Ended December 31, 2021	For the Quarter Ended December 31, 2021	Up to the Quarter Ended December 31, 2021	For the Quarter Ended December 31, 2021	Up to the Quarter Ended December 31, 2021	For the Quarter Ended December 31, 2021	Up to the Quarter Ended December 31, 2021	For the Quarter Ended December 31, 2021	Up to the Quarter Ended December 31, 2021						
Claims Paid (Direct)	2	19	-	-	6	16	-	-	-	-	-	-	30	116	7,290	19,561	7,583	20,288		
Add :Re-insurance accepted to direct claims	-	-	-	-	0	1	-	-	-	-	-	-	0	0	0	1	1	(8)		
Less :Re-insurance Ceded to claims paid	0	1	-	-	5	15	-	-	-	-	-	-	16	43	958	1,949	1,149	2,430		
<b>Net Claim Paid</b>	2	18	-	-	1	2	-	-	-	-	-	-	14	73	6,332	17,613	6,435	17,849		
Add Claims Outstanding at the end of the year	82	82	-	-	27	27	-	-	-	-	-	-	204	204	44,121	44,121	44,880	44,880		
Less Claims Outstanding at the beginning of the year	96	77	-	-	33	17	-	-	-	-	-	-	176	173	41,987	35,089	42,725	36,012		
<b>Net Incurred Claims</b>	(12)	24	-	-	(4)	12	-	-	-	-	-	-	42	105	8,467	26,645	8,590	26,717		
<b>Claims Paid (Direct)</b>																				
<b>-In India</b>	2	19	-	-	6	16	-	-	-	-	-	-	30	116	7,290	19,561	7,583	20,288		
<b>-Outside India</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
<b>Estimates of IBNR and IBNER at the end of the period (net)</b>	46	46	-	-	18	18	-	-	-	-	-	-	166	166	31,683	31,683	32,310	32,310		
<b>Estimates of IBNR and IBNER at the beginning of the period (net)</b>	46	43	-	-	22	15	-	-	-	-	-	-	156	125	29,778	25,528	30,335	26,176		