

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

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total
	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023
	Claims Paid (Direct)	619	1,427	683	1,836	-	-	683	1,836	5,674	22,408	1,040	3,154	6,714	25,563	6,362	19,579	217	990	-	-
Add -Re-insurance accepted to direct claims	44	143	-	0.28	-	-	-	0.28	-	-	-	-	-	-	-	-	-	-	-	-	-
Less -Re-insurance Ceded to claims paid	433	1,106	552	1,485	-	-	552	1,485	1,588	6,318	54	140	1,642	6,459	2,057	5,481	59	245	-	-	2,116
Net Claim Paid	230	464	131	352	-	-	131	352	4,086	15,090	986	3,014	5,072	19,104	4,305	14,098	158	745	-	-	4,464
Add Claims Outstanding at the end 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	-	-	5,295
Less Claims Outstanding at the beginning of the year	1,397	994	53	14	-	-	53	14	3,488	3,099	47,846	39,518	51,333	42,618	4,107	3,802	944	882	-	-	5,051
Net Incurred Claims	306	944	118	378	-	-	118	378	3,621	16,013	4,017	14,373	7,638	30,386	4,506	14,603	203	752	-	-	4,709
Claims Paid (Direct)																					
-In India	619	1,427	683	1,836	-	-	683	1,836	5,674	22,408	1,040	3,154	6,714	25,563	6,362	19,579	217	990	-	-	6,580
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end 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
Estimates of IBNR and IBNER at the beginning of the period (net)	942	843	22	7	-	-	22	7	907	974	34,411	29,482	35,318	30,456	2,328	2,571	392	391	-	-	2,719

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total
	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022
	Claims Paid (Direct)	138	838	198	224	-	-	198	224	4,621	13,210	536	1,585	5,157	14,795	3,086	12,536	200	521	-	-
Add -Re-insurance accepted to direct claims	0.46	(8)	1	1	-	-	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-
Less -Re-insurance Ceded to claims paid	90	550	161	182	-	-	161	182	1,073	2,059	77	99	1,100	2,158	348	991	135	324	-	-	483
Net Claim Paid	49	280	38	43	-	-	38	43	3,548	11,151	509	1,486	4,057	12,637	2,738	11,545	65	197	-	-	2,802
Add Claims Outstanding at the end 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
Less Claims Outstanding at the beginning of the year	756	923	4	0.14	-	-	4	0.14	2,938	2,197	37,011	29,650	39,949	31,847	3,532	2,565	326	410	-	-	3,858
Net Incurred Claims	287	350	47	56	-	-	47	56	3,709	12,052	3,016	11,355	6,725	23,407	3,007	12,782	321	369	-	-	3,328
Claims Paid (Direct)																					
-In India	138	838	198	224	-	-	198	224	4,621	13,210	536	1,585	5,157	14,795	3,086	12,536	200	521	-	-	3,285
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end 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
Estimates of IBNR and IBNER at the beginning of the period (net)	623	647	4	0.14	-	-	4	0.14	758	632	28,332	22,702	29,090	23,334	2,186	1,708	178	303	-	-	2,364

FORM NL-5 - CLAIMS SCHEDULE

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

(Rs. Lakhs)

Kotak
 Care of Insurance

(Amount in Rs. Lakhs)

Particulars	Miscellaneous																Total Miscellaneous		Grand Total	
	Health	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ^(a)		Other Miscellaneous segment		For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	
	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023							
Claims Paid (Direct)	20,168	1	16	-	-	57	129	-	-	-	-	-	-	83	218	13,435	46,095	14,737	49,358	
Add -Re-insurance accepted to direct claims	-	-	-	-	-	0.48	1	-	-	-	-	-	-	-	3	8	3	9	47	153
Less -Re-insurance Ceded to claims paid	5,726	0.06	1	-	-	39	89	-	-	-	-	-	-	64	163	3,861	12,437	4,846	15,028	
Net Claim Paid	14,443	1	16	-	-	19	42	-	-	-	-	-	-	22	63	9,577	33,667	9,938	34,483	
Add Claims Outstanding at the end of the year	5,296	109	109	0.44	0.44	65	65	-	-	-	-	-	-	363	363	59,733	59,733	61,246	61,246	
Less Claims Outstanding at the beginning of the year	4,384	90	87	0.23	-	53	27	-	-	-	-	-	-	314	225	56,841	47,340	58,292	48,347	
Net Incurred Claims	15,355	20	37	0.21	0.44	32	80	-	-	-	-	-	-	71	201	12,469	46,060	12,893	47,382	
Claims Paid (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
-In India	20,168	1	16	-	-	57	129	-	-	-	-	-	-	83	218	13,435	46,095	14,737	49,358	
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Estimates of IBNR and IBNER at the end of the period (net)	2,635	80	80	0.44	0.44	54	54	-	-	-	-	-	-	270	270	40,410	40,410	41,515	41,515	
Estimates of IBNR and IBNER at the beginning of the period (net)	2,961	80	62	0.23	-	52	24	-	-	-	-	-	-	268	192	38,437	33,695	39,401	34,545	

Particulars	Miscellaneous																Total Miscellaneous		Grand Total	
	Health	Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ^(a)		Other Miscellaneous segment		For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	
	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022							
Claims Paid (Direct)	13,057	2	21	-	-	84	101	-	-	-	-	-	-	27	143	8,556	28,117	8,892	29,179	
Add -Re-insurance accepted to direct claims	-	-	-	-	-	1	1	-	-	-	-	-	-	1	1	1	2	-	(5)	
Less -Re-insurance Ceded to claims paid	1,315	0.09	1	-	-	78	93	-	-	-	-	-	-	22	65	1,683	3,632	1,934	4,364	
Net Claim Paid	11,742	2	20	-	-	7	9	-	-	-	-	-	-	6	79	6,874	24,487	6,960	24,810	
Add Claims Outstanding at the end of the year	4,384	87	87	-	-	27	27	-	-	-	-	-	-	225	225	47,340	47,340	48,347	48,347	
Less Claims Outstanding at the beginning of the year	2,975	82	77	-	-	27	17	-	-	-	-	-	-	204	173	44,121	35,089	44,880	36,012	
Net Incurred Claims	13,151	7	31	-	-	6	19	-	-	-	-	-	-	26	131	10,093	36,788	10,427	37,144	
Claims Paid (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
-In India	13,057	2	21	-	-	84	101	-	-	-	-	-	-	27	143	8,556	28,117	8,892	29,179	
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Estimates of IBNR and IBNER at the end of the period (net)	2,961	62	62	-	-	24	24	-	-	-	-	-	-	192	192	33,695	33,695	34,545	34,545	
Estimates of IBNR and IBNER at the beginning of the period (net)	2,011	46	43	-	-	18	15	-	-	-	-	-	-	166	125	31,683	25,528	32,310	26,176	