



(Amount in ₹ Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workman's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Other Miscellaneous		Total Miscellaneous		Grand Total		
	For the Quarter Jun-22	Up to the quarter Jun-22	For the Quarter Jun-22	Up to the quarter Jun-22	For the Quarter Jun-22	Up to the quarter Jun-22	For the Quarter Jun-22	Up to the quarter Jun-22	For the Quarter Jun-22	Up to the quarter Jun-22	For the Quarter Jun-22	Up to the quarter Jun-22	For the Quarter Jun-22	Up to the quarter Jun-22	For the Quarter Jun-22	Up to the quarter Jun-22	For the Quarter Jun-22	Up to the quarter Jun-22	For the Quarter Jun-22	Up to the quarter Jun-22	For the Quarter Jun-22	Up to the quarter Jun-22	For the Quarter Jun-22	Up to the quarter Jun-22	For the Quarter Jun-22	Up to the quarter Jun-22	For the Quarter Jun-22	Up to the quarter Jun-22	For the Quarter Jun-22	Up to the quarter Jun-22	For the Quarter Jun-22	Up to the quarter Jun-22			
Claims Paid (Direct)	1,430	1,430	697	697	-	-	697	697	19,996	19,996	11,079	11,079	31,075	31,075	7,382	7,382	462	462	18	18	7,861	7,861	13	13	13	13	331	331	37	37	39,330	39,330	41,457	41,457	
Less: Re-insurance ceded to direct claims	396	396	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Re-insurance ceded to claims paid	1,034	1,034	300	300	-	-	300	300	4,996	4,996	352	352	5,527	5,527	877	877	453	453	1	1	1,401	1,401	1	1	1	1	303	303	27	27	7,260	7,260	8,825	8,825	
Net Claims Paid	374	374	397	397	-	-	397	397	15,000	15,000	10,727	10,727	25,548	25,548	6,505	6,505	209	209	17	17	6,460	6,460	12	12	12	12	44	44	10	10	31,569	31,569	32,632	32,632	
Less Claims Outstanding at the end of the period	2,608	2,608	1,629	1,629	-	-	1,629	1,629	12,010	12,010	4,133	4,133	16,143	16,143	7,212	7,212	2,351	2,351	135	135	9,429	9,429	375	375	40	40	855	855	3,652	3,652	4,38,781	4,38,781	4,63,398	4,63,398	
Less Claims Outstanding at the beginning of the period	296	296	378	378	-	-	378	378	17,390	17,390	24,283	24,283	28,124	28,124	6,568	6,568	342	342	8	8	7,118	7,118	47	47	101	101	498	498	49	49	46,987	46,987	47,685	47,685	
Net Insured Claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Claims Paid (Obverse)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
In India	1,430	1,430	697	697	-	-	697	697	19,996	19,996	11,079	11,079	31,075	31,075	7,382	7,382	462	462	18	18	7,861	7,861	13	13	13	13	331	331	37	37	39,330	39,330	41,457	41,457	
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Estimate of IBNR and IBNER at the end of the reporting period	477	477	282	282	4	4	282	282	3476	3476	20330	20330	26889	26889	4640	4640	1458	1458	126	126	6224	6224	76	76	39	39	230	230	364	364	29700	29700	29700	29700	
Estimate of IBNR and IBNER at the beginning of the reporting period	477	477	282	282	4	4	282	282	3935	3935	20315	20315	26424	26424	4622	4622	1546	1546	126	126	6594	6594	76	76	39	39	230	230	364	364	29478	29478	29545	29545	

Notes:
 1) Insured But Not Reported (IBNR), Incurred but not enough reported (IBNER) claims should be included in the amount for outstanding claims.
 2) Claims include specific claims settlement cost but not expenses of management.
 3) The coverage limit, type and other expenses that also form part of claims cost, wherever applicable.
 4) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realization.
 5) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium.

FORM NL-5 - CLAIMS SCHEDULE

(Amount in ₹ Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Other Miscellaneous		Total Miscellaneous		Grand Total		Grand Total	
	For the quarter Jun-21	Up to the quarter Jun-21	For the quarter Jun-21	Up to the quarter Jun-21	For the quarter Jun-21	Up to the quarter Jun-21	For the quarter Jun-21	Up to the quarter Jun-21	For the quarter Jun-21	Up to the quarter Jun-21	For the quarter Jun-21	Up to the quarter Jun-21	For the quarter Jun-21	Up to the quarter Jun-21	For the quarter Jun-21	Up to the quarter Jun-21	For the quarter Jun-21	Up to the quarter Jun-21	For the quarter Jun-21	Up to the quarter Jun-21	For the quarter Jun-21	Up to the quarter Jun-21	For the quarter Jun-21	Up to the quarter Jun-21	For the quarter Jun-21	Up to the quarter Jun-21	For the quarter Jun-21	Up to the quarter Jun-21	For the quarter Jun-21	Up to the quarter Jun-21	For the quarter Jun-21	Up to the quarter Jun-21	For the quarter Jun-21	Up to the quarter Jun-21	For the quarter Jun-21	Up to the quarter Jun-21
Claims Paid (Direct)	2,676	2,676	428	428	-	-	428	428	13,386	13,386	3,287	3,287	16,674	16,674	7,981	7,981	372	372	5	4	8,359	8,359	20	20	48	48	231	231	3,158	3,158	28,489	28,489	31,993	31,993		
Add: Re-insurance amount to direct claims	197	197	0	0	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Re-insurance Ceded to claims payer	2,873	2,873	428	428	-	-	428	428	13,386	13,386	3,287	3,287	16,674	16,674	7,981	7,981	372	372	5	4	8,359	8,359	20	20	48	48	231	231	3,158	3,158	28,489	28,489	31,993	31,993		
Net Claim Paid	879	879	234	234	-	-	234	234	10,112	10,112	3,127	3,127	13,240	13,240	6,489	6,489	334	334	6	6	6,828	6,828	19	19	25	25	45	45	982	982	21,138	21,138	22,230	22,230		
Add Claims Outstanding at the end of the year	4,200	4,200	1,500	1,500	2	2	1,502	1,502	14,919	14,919	3,852	3,852	4,001	4,001	6,530	6,530	2,442	2,442	144	144	11,016	11,016	431	431	71	71	1,676	1,676	3,877	3,877	4,615	4,615	4,22,797	4,22,797		
Total Claims Outstanding at the beginning of the year	4,200	4,200	1,480	1,480	2	2	1,482	1,482	14,838	14,838	3,836	3,836	3,976	3,976	7,255	7,255	2,465	2,465	141	141	9,880	9,880	400	400	113	113	372	372	4,261	4,261	3,83,795	3,83,795	3,99,761	3,99,761		
Net Incurred Claims	628	628	293	293	(0)	(0)	293	293	15,403	15,403	22,684	22,684	36,086	36,086	7,664	7,664	311	311	9	9	7,984	7,984	40	40	(17)	(17)	398	398	14	14	44,305	44,305	45,128	45,128		
Claims Paid (Direct)																																				
- In India	2,676	2,676	428	428	-	-	428	428	13,386	13,386	3,287	3,287	16,674	16,674	7,981	7,981	372	372	5	4	8,359	8,359	20	20	48	48	231	231	3,158	3,158	28,489	28,489	31,993	31,993		
Outside India																																				
Estimate of IBNR and IBNER at the end of the period (net)	400	400	279	279	2	2	281	281	3,800	3,800	2,27,000	2,27,000	2,60,000	2,60,000	4,800	4,800	1,360	1,360	140	140	6,300	6,300	80	80	27	27	222	222	1,640	1,640	2,71,240	2,71,240	2,71,808	2,71,808		
Estimate of IBNR and IBNER at the beginning of the period (net)	400	400	279	279	2	2	281	281	4,266	4,266	2,41,900	2,41,900	2,46,000	2,46,000	4,866	4,866	1,360	1,360	140	140	6,300	6,300	80	80	27	27	222	222	4,596	4,596	2,57,364	2,57,364	2,58,040	2,58,040		

Notes:
 a) Incurred But Not Reported (IBNR), Incurred but not enough reported (IBNER) claims should be included in the amount for outstanding claims.
 b) Claims includes specific claims settlement cost but not expenses of management.
 c) The Salvage and other expenses shall also form part of claims cost, wherever applicable.
 d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realization.
 e) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium.