

Schedules to and forming part of the Revenue Accounts and Profit and Loss account for the Year ended on and to Balance Sheet as at 31st March 2017

FORM NL-5 - CLAIMS SCHEDULE
CLAIMS INCURRED (NET)

Particulars	Marine				Miscellaneous														Total Miscellaneous	Total
	Fire	Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others				
	For the quarter ended 31st March 2017	For the quarter ended 31st March 2017	For the quarter ended 31st March 2017	For the quarter ended 31st March 2017	For the quarter ended 31st March 2017	For the quarter ended 31st March 2017	For the quarter ended 31st March 2017	For the quarter ended 31st March 2017	For the quarter ended 31st March 2017	For the quarter ended 31st March 2017	For the quarter ended 31st March 2017	For the quarter ended 31st March 2017	For the quarter ended 31st March 2017	For the quarter ended 31st March 2017	For the quarter ended 31st March 2017	For the quarter ended 31st March 2017	For the quarter ended 31st March 2017			
(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)		
Claims paid																				
Direct claims	9,80,978	2,98,175	-	2,98,175	38,50,732	15,53,112	54,03,844	42,394	466	1,50,428	-	1,61,759	22,36,851	14,118	11,682	4,52,073	84,73,615	97,52,768		
Add Claims Outstanding at the end of the year	(3,29,353)	(1,10,553)	417	(1,10,136)	(9,16,891)	11,26,606	6,09,715	(6,500)	(3,656)	(63,057)	2	66,171	(2,58,340)	(587)	8,28,137	(53,421)	11,18,465	6,78,977		
Less Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(3)	2	0	0		
Gross Incurred Claims	6,51,625	1,87,622	417	1,88,039	33,33,841	26,79,718	60,13,559	35,894	(3,190)	87,371	2	2,27,930	19,78,511	13,531	8,39,822	3,98,650	95,92,080	1,04,31,744		
Add :Re-insurance accepted to direct claims	59,676	5,879	-	5,879	-	-	-	-	-	14,133	-	1,278	2,092	-	-	66	17,569	83,124		
Less :Re-insurance Ceded to claims paid	7,71,278	1,03,162	-	1,03,162	2,63,974	4,87,987	7,51,961	2,232	23	1,37,471	-	19,029	1,83,969	13,977	(3,29,538)	1,39,116	9,18,240	17,92,680		
Total Claims Incurred	(59,977)	90,339	417	90,756	30,69,867	21,91,731	52,61,598	33,662	(3,213)	(35,967)	2	2,10,179	17,96,634	(446)	11,69,360	2,59,600	86,91,409	87,22,188		

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	Fire	Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others				
	For the quarter ended 31st March 2016	For the quarter ended 31st March 2016	For the quarter ended 31st March 2016	For the quarter ended 31st March 2016	For the quarter ended 31st March 2016	For the quarter ended 31st March 2016	For the quarter ended 31st March 2016	For the quarter ended 31st March 2016	For the quarter ended 31st March 2016	For the quarter ended 31st March 2016	For the quarter ended 31st March 2016	For the quarter ended 31st March 2016	For the quarter ended 31st March 2016	For the quarter ended 31st March 2016	For the quarter ended 31st March 2016	For the quarter ended 31st March 2016	For the quarter ended 31st March 2016			
(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)		
Claims paid																				
Direct claims	7,18,116	2,60,306	11	2,60,317	48,35,933	17,47,867	65,83,800	43,797	2,698	96,536	72,381	1,24,139	18,94,598	36,005	36,78,412	3,90,593	1,29,22,959	1,39,01,392		
Add Claims Outstanding at the end of the year	(1,51,464)	(1,79,854)	571	(1,79,283)	(3,91,734)	12,57,907	8,66,173	(20,906)	13,747	(11,040)	(14)	(11,626)	(3,30,079)	154	96,701	(3,92,061)	2,11,051	(1,19,696)		
Less Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,18,355	(4,18,355)	-	-		
Gross Incurred Claims	5,66,652	80,452	582	81,034	44,44,199	30,05,774	74,49,973	22,891	16,445	85,496	72,367	1,12,513	15,64,520	36,159	33,56,758	4,16,886	1,31,34,010	1,37,81,696		
Add :Re-insurance accepted to direct claims	31,630	3,809	-	3,809	-	-	-	-	-	1,431	-	4,990	5,005	-	-	3,017	14,443	49,882		
Less :Re-insurance Ceded to claims paid	4,38,319	53,921	1	53,922	11,67,071	6,84,094	18,51,165	2,466	2,363	73,956	72,373	17,240	99,032	35,644	31,26,656	96,671	53,77,566	58,69,807		
Total Claims Incurred	1,59,963	30,340	581	30,921	32,77,128	23,21,680	55,98,808	20,425	14,082	12,971	(6)	1,00,263	14,70,493	515	2,30,102	3,23,232	77,70,887	79,61,771		

Particulars	Marine								Miscellaneous										Total Miscellaneous	Total Upto the Year End 31st March 2017
	Fire	Marine Cargo			Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others		
	Upto the Year End 31st March 2017	Upto the Year End 31st March 2017	Upto the Year End 31st March 2017	Upto the Year End 31st March 2017	Upto the Year End 31st March 2017	Upto the Year End 31st March 2017	Upto the Year End 31st March 2017	Upto the Year End 31st March 2017	Upto the Year End 31st March 2017	Upto the Year End 31st March 2017	Upto the Year End 31st March 2017	Upto the Year End 31st March 2017	Upto the Year End 31st March 2017	Upto the Year End 31st March 2017	Upto the Year End 31st March 2017	Upto the Year End 31st March 2017	Upto the Year End 31st March 2017	Upto the Year End 31st March 2017		
(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)
Claims paid																				
Direct claims	24,49,067	8,15,888	1,19,473	9,35,361	1,32,59,481	41,88,857	1,74,48,338	1,23,591	7,045	5,22,898	4,801	5,44,740	73,23,224	24,314	17,47,503	13,93,370	2,91,39,824	3,25,24,252		
Add Claims Outstanding at the end of the year	10,00,807	4,66,078	13,764	4,79,842	18,58,874	3,66,03,812	3,84,62,686	1,67,823	1,48,930	1,87,786	17,390	4,75,149	15,00,785	1,241	19,97,370	13,97,931	4,43,57,091	4,58,37,741		
Less Claims Outstanding at the beginning of the year	12,61,192	3,79,865	13,672	3,93,537	17,53,019	2,97,03,212	3,14,56,231	1,47,932	1,35,222	2,13,134	14,093	2,08,687	11,24,911	1,371	2,34,530	13,28,902	3,48,65,013	3,65,19,742		
Gross Incurred Claims	21,88,682	9,02,101	1,19,565	10,21,666	1,33,65,336	1,10,89,457	2,44,54,793	1,43,482	20,753	4,97,550	8,098	8,11,202	76,99,098	24,184	35,10,343	14,62,399	3,86,31,902	4,18,42,250		
Add :Re-insurance accepted to direct claims	98,250	10,141	-	10,141	-	-	-	-	-	24,659	-	3,731	2,090	-	-	4,852	32,334	1,40,725		
Less :Re-insurance Ceded to claims paid	17,36,606	3,46,390	1,18,710	4,65,100	10,34,453	14,22,797	24,57,250	6,461	1,356	4,78,589	4,748	88,538	4,59,986	24,071	11,20,459	3,76,874	50,18,332	72,20,038		
Total Claims Incurred	5,50,326	5,65,852	855	5,66,707	1,23,30,883	96,66,660	2,19,97,543	1,37,021	19,397	43,620	3,350	7,26,395	72,41,204	113	23,89,884	10,87,377	3,36,45,904	3,47,62,937		

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	Fire	Marine Cargo			Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others		
	Upto the Year End 31st March 2016	Upto the Year End 31st March 2016	Upto the Year End 31st March 2016	Upto the Year End 31st March 2016	Upto the Year End 31st March 2016	Upto the Year End 31st March 2016	Upto the Year End 31st March 2016	Upto the Year End 31st March 2016	Upto the Year End 31st March 2016	Upto the Year End 31st March 2016	Upto the Year End 31st March 2016	Upto the Year End 31st March 2016	Upto the Year End 31st March 2016	Upto the Year End 31st March 2016	Upto the Year End 31st March 2016	Upto the Year End 31st March 2016	Upto the Year End 31st March 2016	Upto the Year End 31st March 2016		
(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)
Claims paid																				
Direct claims	34,16,953	9,30,373	27	9,30,400	1,34,35,432	48,69,136	1,83,04,568	1,29,717	2,781	3,34,440	72,494	3,79,983	58,26,775	1,21,125	63,61,229	12,49,929	3,27,83,041	3,71,30,394		
Add Claims Outstanding at the end of the year	12,61,192	3,79,865	13,672	3,93,537	17,53,019	2,97,03,212	3,14,56,231	1,47,932	1,35,222	2,13,134	14,093	2,08,687	11,24,911	1,371	2,34,530	13,28,902	3,48,65,013	3,65,19,742		
Less Claims Outstanding at the beginning of the year	9,44,283	5,42,722	12,867	5,55,589	16,39,217	2,35,79,334	2,52,18,551	1,25,187	82,013	2,05,412	14,189	1,61,517	10,46,688	312	4,18,355	9,53,008	2,82,25,231	2,97,25,103		
Gross Incurred Claims	37,33,862	7,67,516	832	7,68,348	1,35,49,234	1,09,93,014	2,45,42,248	1,52,462	55,990	3,42,162	72,398	4,27,153	59,04,999	1,22,184	61,77,404	16,25,823	3,94,22,823	4,39,25,033		
Add :Re-insurance accepted to direct claims	3,23,171	16,560	-	16,560	-	-	-	-	-	16,552	-	5,211	5,005	-	-	5,530	32,298	3,72,029		
Less :Re-insurance Ceded to claims paid	29,44,525	3,71,427	16	3,71,443	16,58,995	20,86,825	37,45,820	7,932	2,381	2,81,119	72,379	41,960	3,55,445	1,19,913	54,05,559	4,10,005	1,04,42,513	1,37,58,481		
Total Claims Incurred	11,12,508	4,12,649	816	4,13,465	1,18,90,239	89,06,189	2,07,96,428	1,44,530	53,609	77,595	19	3,90,404	55,54,559	2,271	7,71,845	12,21,348	2,90,12,608	3,05,38,581		