

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 30 June 2017

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

Particulars	Marine								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	Total Miscellaneous		
	For the quarter ended 30 June 2017	For the quarter ended 30 June 2017	For the quarter ended 30 June 2017	For the quarter ended 30 June 2017	For the quarter ended 30 June 2017	For the quarter ended 30 June 2017	For the quarter ended 30 June 2017	For the quarter ended 30 June 2017	For the quarter ended 30 June 2017	For the quarter ended 30 June 2017	For the quarter ended 30 June 2017	For the quarter ended 30 June 2017	For the quarter ended 30 June 2017	For the quarter ended 30 June 2017	For the quarter ended 30 June 2017	For the quarter ended 30 June 2017	For the quarter ended 30 June 2017	For the quarter ended 30 June 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	3,17,171	1,14,569	0	1,14,569	27,58,301	8,35,970	35,94,271	14,600	57	1,14,376	0	1,53,327	17,93,423	33,732	55,68,346	2,51,536	1,15,23,688	1,19,55,428	
Add Claims Outstanding at the end of the year	10,89,290	5,36,889	13,775	5,50,664	25,07,072	3,91,42,126	4,16,49,198	1,91,800	1,52,213	2,00,123	17,965	5,51,363	18,46,347	1,431	11,25,605	15,00,521	4,72,36,566	4,88,76,520	
Less Claims Outstanding at the beginning 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	13,97,932	4,43,57,092	4,58,37,741	
<b>Gross Incurred Claims</b>	<b>4,05,654</b>	<b>1,85,380</b>	<b>11</b>	<b>1,85,391</b>	<b>34,06,499</b>	<b>33,74,284</b>	<b>67,80,783</b>	<b>38,577</b>	<b>3,340</b>	<b>1,26,713</b>	<b>575</b>	<b>2,29,541</b>	<b>21,38,985</b>	<b>33,922</b>	<b>46,96,581</b>	<b>3,54,145</b>	<b>1,44,03,162</b>	<b>1,49,94,207</b>	
Add :Re-insurance accepted to direct claims	6,161	0	0	0	0	0	0	0	0	751	0	0	0	0	0	0	751	6,912	
Less :Re-insurance Ceded to claims paid	2,24,768	38,265	0	38,265	1,71,661	2,85,718	4,57,379	817	57	1,05,718	0	16,975	1,48,026	33,395	47,32,844	73,532	55,68,743	58,31,776	
<b>Total Claims Incurred</b>	<b>1,87,047</b>	<b>1,47,115</b>	<b>11</b>	<b>1,47,126</b>	<b>32,34,838</b>	<b>30,88,566</b>	<b>63,23,404</b>	<b>37,760</b>	<b>3,283</b>	<b>21,746</b>	<b>575</b>	<b>2,12,566</b>	<b>19,90,959</b>	<b>527</b>	<b>-36,263</b>	<b>2,80,613</b>	<b>88,35,170</b>	<b>91,69,343</b>	

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(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	4,91,005	99,086	0	99,086	28,97,825	7,56,463	36,54,288	25,128	2,029	1,16,089	626	1,07,729	14,96,520	2,654	0	3,52,996	57,58,059	64,38,649	
Add Claims Outstanding at the end of the year	13,28,347	4,65,040	13,183	4,78,223	23,25,816	3,17,37,908	3,40,63,724	1,62,644	1,48,490	2,16,528	14,148	2,90,956	13,27,211	1,557	0	16,78,104	3,79,03,361	3,97,09,931	
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	0	15,63,432	3,48,65,013	3,65,19,742	
<b>Gross Incurred Claims</b>	<b>5,58,160</b>	<b>1,84,261</b>	<b>90,010</b>	<b>2,74,271</b>	<b>34,70,622</b>	<b>27,91,159</b>	<b>62,61,781</b>	<b>39,840</b>	<b>15,297</b>	<b>1,19,483</b>	<b>681</b>	<b>1,89,998</b>	<b>16,98,819</b>	<b>2,840</b>	<b>0</b>	<b>4,67,668</b>	<b>87,96,407</b>	<b>96,28,838</b>	
Add :Re-insurance accepted to direct claims	28,601	895	0	895	0	0	0	0	0	8,179	0	0	0	0	0	0	8,179	37,675	
Less :Re-insurance Ceded to claims paid	3,76,192	52,013	90,010	1,42,023	2,80,056	2,83,451	5,63,507	1,255	101	1,12,202	573	22,433	76,991	2,628	0	1,30,813	9,10,503	14,28,718	
<b>Total Claims Incurred</b>	<b>2,10,569</b>	<b>1,33,143</b>	<b>0</b>	<b>1,33,143</b>	<b>31,90,566</b>	<b>25,07,708</b>	<b>56,98,274</b>	<b>38,585</b>	<b>15,196</b>	<b>15,460</b>	<b>108</b>	<b>1,67,565</b>	<b>16,21,828</b>	<b>212</b>	<b>0</b>	<b>3,36,855</b>	<b>78,94,083</b>	<b>82,37,795</b>	

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	(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)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)		
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Add Claims Outstanding at the end of the year	10,89,290	5,36,889	13,775	5,50,664	25,07,072	3,91,42,126	4,16,49,198	1,91,800	1,52,213	2,00,123	17,965	5,51,363	18,46,347	1,431	11,25,605	15,00,521	4,72,36,566	4,88,76,520									
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Gross Incurred Claims	4,05,654	1,85,380	11	1,85,391	34,06,499	33,74,284	67,80,783	38,577	3,340	1,26,213	575	2,29,541	21,38,985	33,922	46,96,581	3,54,145	1,44,09,162	1,49,94,207									
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<b>Total Claims Incurred</b>	<b>1,87,047</b>	<b>1,47,115</b>	<b>11</b>	<b>1,47,126</b>	<b>32,34,838</b>	<b>30,88,566</b>	<b>63,23,404</b>	<b>37,760</b>	<b>3,283</b>	<b>21,746</b>	<b>575</b>	<b>2,12,566</b>	<b>19,90,959</b>	<b>527</b>	<b>(36,263)</b>	<b>2,80,613</b>	<b>88,35,170</b>	<b>91,69,343</b>									

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