

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 September 2017

FORM NLS - 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 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 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	8,30,551	2,20,673	0	2,20,673	23,21,989	12,63,379	35,85,368	29,441	1,820	98,838	29,455	1,58,324	21,50,449	15,080	28,92,417	3,14,290	92,75,482	1,03,26,706	
Add Claims Outstanding at the end of the year	52,001	20,764	4	20,768	4,07,069	22,31,523	26,38,592	25,653	-1,649	15,054	-3,574	25,141	1,19,940	-231	16,62,886	-31,740	44,50,072	45,22,841	
Less Claims Outstanding at the beginning of the year	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Gross Incurred Claims</b>	<b>8,82,552</b>	<b>2,41,437</b>	<b>4</b>	<b>2,41,441</b>	<b>27,29,058</b>	<b>34,94,902</b>	<b>62,23,960</b>	<b>55,094</b>	<b>171</b>	<b>1,13,892</b>	<b>25,881</b>	<b>1,83,465</b>	<b>22,70,389</b>	<b>14,849</b>	<b>45,55,303</b>	<b>2,82,550</b>	<b>1,37,25,554</b>	<b>1,48,49,547</b>	
Add :Re-insurance accepted to direct claims	6,649	0	0	0	0	0	0	0	0	2,207	0	0	0	0	0	0	2,207	8,856	
Less :Re-insurance Ceded to claims paid	6,07,766	91,446	0	91,446	99,314	4,24,853	5,24,167	1,571	85	85,627	28,748	15,129	1,43,567	16,788	24,45,406	1,16,351	33,77,439	40,76,651	
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total Claims Incurred</b>	<b>2,81,435</b>	<b>1,49,991</b>	<b>4</b>	<b>1,49,995</b>	<b>26,29,744</b>	<b>30,70,049</b>	<b>56,99,793</b>	<b>53,523</b>	<b>86</b>	<b>30,472</b>	<b>-2,867</b>	<b>1,68,336</b>	<b>21,26,822</b>	<b>-1,939</b>	<b>21,09,897</b>	<b>1,66,199</b>	<b>1,03,50,322</b>	<b>1,07,81,752</b>	

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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 30 September 2016	For the quarter ended 30 September 2016	For the quarter ended 30 September 2016	For the quarter ended 30 September 2016	For the quarter ended 30 September 2016	For the quarter ended 30 September 2016	For the quarter ended 30 September 2016	For the quarter ended 30 September 2016	For the quarter ended 30 September 2016	For the quarter ended 30 September 2016	For the quarter ended 30 September 2016	For the quarter ended 30 September 2016	For the quarter ended 30 September 2016	For the quarter ended 30 September 2016	For the quarter ended 30 September 2016	For the quarter ended 30 September 2016	For the quarter ended 30 September 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	5,53,647	2,26,150	4,792	2,30,942	34,13,518	9,40,510	43,54,028	29,959	4,520	2,04,806	4,175	1,43,788	15,87,603	501	1,77,922	2,48,034	67,55,335	75,39,924	
Add Claims Outstanding at the end of the year	-84,090	78,186	-160	78,026	-1,31,942	19,77,047	18,45,105	4,319	-6,726	18,682	3,240	59,235	2,91,399	160	9,03,270	-2,83,712	28,34,972	28,28,908	
Less Claims Outstanding at the beginning of the year	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,34,533	-2,34,533	0	0	
<b>Gross Incurred Claims</b>	<b>4,69,557</b>	<b>3,04,336</b>	<b>4,632</b>	<b>3,08,968</b>	<b>32,81,576</b>	<b>29,17,557</b>	<b>61,99,133</b>	<b>34,278</b>	<b>-2,206</b>	<b>2,23,488</b>	<b>7,415</b>	<b>2,03,023</b>	<b>18,79,002</b>	<b>661</b>	<b>8,46,659</b>	<b>1,98,854</b>	<b>95,90,307</b>	<b>1,03,68,832</b>	
Add :Re-insurance accepted to direct claims	7,456	2,601	0	2,601	0	0	0	0	0	2,757	0	0	0	0	0	1,787	4,544	14,601	
Less :Re-insurance Ceded to claims paid	2,83,627	1,15,531	4,649	1,20,180	2,89,479	3,12,897	6,02,376	1,578	1,217	1,89,165	4,175	28,261	91,816	495	1,51,234	23,022	10,93,339	14,97,146	
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total Claims Incurred</b>	<b>1,93,386</b>	<b>1,91,406</b>	<b>-17</b>	<b>1,91,389</b>	<b>29,92,097</b>	<b>26,04,660</b>	<b>55,96,757</b>	<b>32,700</b>	<b>-3,423</b>	<b>37,080</b>	<b>3,240</b>	<b>1,74,761</b>	<b>17,87,186</b>	<b>166</b>	<b>6,95,425</b>	<b>1,77,620</b>	<b>85,01,512</b>	<b>88,86,287</b>	

Particulars	Miscellaneous																	Total
	Fire	Marine			Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others	Total Miscellaneous	
		Marine Cargo	Marine Others	Marine Total														
Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 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)
Claims paid																		
Direct claims	11,47,722	3,35,242	0	3,35,242	50,80,290	20,99,349	71,79,639	44,041	1,877	2,13,214	29,455	3,11,651	39,43,872	48,812	84,60,763	5,65,846	2,07,89,170	2,22,82,134
Add Claims Outstanding at the end of the year	11,41,291	5,57,653	13,779	5,71,432	29,14,141	4,13,73,649	4,42,87,790	2,17,453	1,50,564	2,15,177	14,391	5,76,504	19,66,287	1,200	27,88,491	14,68,781	5,16,86,638	5,33,99,361
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>12,88,206</b>	<b>4,26,817</b>	<b>15</b>	<b>4,26,832</b>	<b>61,35,557</b>	<b>68,69,186</b>	<b>1,30,04,743</b>	<b>93,671</b>	<b>3,511</b>	<b>2,40,605</b>	<b>26,456</b>	<b>4,13,006</b>	<b>44,09,374</b>	<b>48,771</b>	<b>92,51,884</b>	<b>6,36,695</b>	<b>2,81,28,716</b>	<b>2,98,43,754</b>
Add :Re-insurance accepted to direct claims	12,810	0	0	-	-	-	-	-	-	2,958	-	-	-	-	-	-	-	2,958
Less :Re-insurance Ceded to claims paid	8,32,534	1,29,711	0	1,29,711	2,70,975	7,10,571	9,81,546	2,388	142	1,91,345	28,748	32,104	2,91,593	50,183	71,78,250	1,89,883	89,46,182	99,08,427
<b>Total Claims Incurred</b>	<b>4,68,482</b>	<b>2,97,106</b>	<b>15</b>	<b>2,97,121</b>	<b>58,64,582</b>	<b>61,58,615</b>	<b>1,20,23,197</b>	<b>91,283</b>	<b>3,369</b>	<b>52,218</b>	<b>-2,292</b>	<b>3,80,902</b>	<b>41,17,781</b>	<b>-1,412</b>	<b>20,73,634</b>	<b>4,46,812</b>	<b>1,91,85,492</b>	<b>1,99,51,095</b>

Particulars	Miscellaneous																	Total
	Fire	Marine			Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others	Total Miscellaneous	
		Marine Cargo	Marine Others	Marine Total														
Upto the half year ended 30 September 2016	Upto the half year ended 30 September 2016	Upto the half year ended 30 September 2016	Upto the half year ended 30 September 2016	Upto the half year ended 30 September 2016	Upto the half year ended 30 September 2016	Upto the half year ended 30 September 2016	Upto the half year ended 30 September 2016	Upto the half year ended 30 September 2016	Upto the half year ended 30 September 2016	Upto the half year ended 30 September 2016	Upto the half year ended 30 September 2016	Upto the half year ended 30 September 2016	Upto the half year ended 30 September 2016	Upto the half year ended 30 September 2016	Upto the half year ended 30 September 2016	Upto the half year ended 30 September 2016	Upto the half year ended 30 September 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)
Claims paid																		
Direct claims	10,44,652	3,25,236	95,291	4,20,527	63,11,343	16,96,973	80,08,316	55,087	6,549	3,20,895	4,801	2,51,516	30,84,123	3,155	1,77,922	6,01,030	1,25,13,394	1,39,78,573
Add Claims Outstanding at the end of the year	12,44,257	5,43,226	13,023	5,56,249	21,93,874	3,37,14,955	3,59,08,829	1,66,963	1,41,764	2,35,210	17,388	3,50,192	16,18,610	1,717	9,03,270	13,94,392	4,07,38,333	4,25,38,839
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	2,34,533	13,28,899	3,48,65,013	3,65,19,742
<b>Gross Incurred Claims</b>	<b>10,27,717</b>	<b>4,88,597</b>	<b>94,642</b>	<b>5,83,239</b>	<b>67,52,198</b>	<b>57,08,716</b>	<b>1,24,60,914</b>	<b>74,118</b>	<b>13,091</b>	<b>3,42,971</b>	<b>8,096</b>	<b>3,93,021</b>	<b>35,77,821</b>	<b>3,501</b>	<b>8,46,659</b>	<b>6,66,522</b>	<b>1,83,86,714</b>	<b>1,99,97,670</b>
Add :Re-insurance accepted to direct claims	36,057	3,496	-	3,496	-	-	-	-	-	10,936	-	-	-	-	-	-	1,787	12,723
Less :Re-insurance Ceded to claims paid	6,59,819	1,67,544	94,659	2,62,203	5,69,535	5,96,348	11,65,883	2,833	1,318	3,01,367	4,748	50,694	1,68,807	3,123	1,51,234	1,53,834	20,03,842	29,25,864
<b>Total Claims Incurred</b>	<b>4,03,955</b>	<b>3,24,549</b>	<b>-17</b>	<b>3,24,532</b>	<b>61,82,663</b>	<b>51,12,368</b>	<b>1,12,95,031</b>	<b>71,285</b>	<b>11,773</b>	<b>52,540</b>	<b>3,348</b>	<b>3,42,326</b>	<b>34,09,014</b>	<b>378</b>	<b>6,95,425</b>	<b>5,14,475</b>	<b>1,63,95,595</b>	<b>1,71,24,082</b>