

Schedules to and forming part of the Revenue Accounts and Profit and Loss account for the nine months ended on and to Balance Sheet as at 31 December 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 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017		For the quarter ended 31 December 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)
Claims paid																			
Direct claims	402,673	493,606	0	493,606	2,854,362	1,029,466	3,883,828	44,369	143	132,158	1,307	147,538	2,414,428	18,997	1,043,140	381,210	8,067,118	8,963,397	
Add Claims Outstanding at the end of the year	53,678	5,612	-15	5,597	-53,069	2,104,861	2,051,792	-23,543	861	884	-195	4,902	207,815	37	605,758	-34,478	2,813,833	2,873,108	
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	0
Gross Incurred Claims	456,351	499,218	-15	499,203	2,801,293	3,134,327	5,935,620	20,826	1,004	133,042	1,112	152,440	2,622,243	19,034	1,648,898	346,732	10,880,951	11,836,505	
Add :Re-insurance accepted to direct claims	3,918	0	0	0	0	0	0	0	0	1,782	0	0	0	0	0	-1	1,781	5,699	
Less :Re-insurance Ceded to claims paid	227,352	392,712	0	392,712	270,489	353,188	623,677	2,234	7	112,944	354	11,940	143,395	18,807	874,926	160,185	1,948,469	2,568,533	
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Claims Incurred	232,917	106,506	-15	106,491	2,530,804	2,781,139	5,311,943	18,592	997	21,880	758	140,500	2,478,848	227	773,972	186,546	8,934,263	9,273,671	

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	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016		For the quarter ended 31 December 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)
Claims paid																			
Direct claims	423,437	192,477	24,182	216,659	3,097,406	938,772	4,036,178	26,110	30	51,575	0	131,465	2,002,250	7,041	1,557,899	340,267	8,152,815	8,792,911	
Add Claims Outstanding at the end of the year	85,903	33,405	324	33,729	181,891	1,762,251	1,944,142	7,360	10,822	15,633	0	58,787	140,515	111	265,963	56,960	2,500,293	2,619,925	
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	0
Gross Incurred Claims	509,340	225,882	24,506	250,388	3,279,297	2,701,023	5,980,320	33,470	10,852	67,208	0	190,252	2,142,765	7,152	1,823,862	397,227	10,653,108	11,412,836	
Add :Re-insurance accepted to direct claims	2,517	766	0	766	0	0	0	0	0	-410	0	2,453	0	0	0	-1	2,042	5,325	
Less :Re-insurance Ceded to claims paid	305,509	75,684	24,051	99,735	200,944	338,462	539,406	1,396	15	39,751	0	18,815	107,210	6,971	1,298,763	83,924	2,096,250	2,501,494	
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Claims Incurred	206,348	150,964	455	151,419	3,078,353	2,362,561	5,440,914	32,074	10,837	27,047	0	173,890	2,035,556	181	525,099	313,303	8,558,900	8,916,667	

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		Marine Cargo	Marine Others	Marine Total														
Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 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	1,550,395	828,848	0	828,848	7,934,652	3,128,815	11,063,467	88,410	2,020	345,372	30,762	459,189	6,358,300	67,809	9,503,903	947,056	28,866,288	31,245,531
Add Claims Outstanding at the end of the year	1,194,969	563,265	13,764	577,029	2,861,072	43,478,510	46,339,582	193,910	151,425	216,061	14,196	581,406	2,174,102	1,237	3,394,249	1,434,303	54,500,471	56,272,469
Less Claims Outstanding at the beginning of the year	1,000,807	466,078	13,764	479,842	1,858,874	36,603,812	38,462,686	167,823	148,930	187,786	17,390	475,149	1,500,785	1,241	1,997,370	1,397,932	44,357,092	45,837,741
Gross Incurred Claims	1,744,557	926,035	-	926,035	8,936,850	10,003,513	18,940,363	114,497	4,515	373,647	27,568	565,446	7,031,617	67,805	10,900,782	983,427	39,009,667	41,680,259
Add :Re-insurance accepted to direct claims	16,728	0	0	-	-	-	-	-	-	4,740	-	-	-	-	-	(1)	4,739	21,467
Less :Re-insurance Ceded to claims paid	1,059,886	522,423	0	522,423	541,464	1,063,759	1,605,223	4,622	149	304,289	29,102	44,044	434,988	68,990	8,053,176	350,068	10,894,651	12,476,960
Total Claims Incurred	701,399	403,612	0	403,612	8,395,386	8,939,754	17,335,140	109,875	4,366	74,098	(1,534)	521,402	6,596,629	(1,185)	2,847,606	633,358	28,119,755	29,224,766

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		Marine Cargo	Marine Others	Marine Total														
Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 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	1,468,089	517,713	119,473	637,186	9,408,749	2,635,745	12,044,494	81,197	6,579	372,470	4,801	382,982	5,086,373	10,196	1,735,821	941,297	20,666,209	22,771,484
Add Claims Outstanding at the end of the year	1,330,160	576,631	13,347	589,978	2,375,765	35,477,206	37,852,971	174,323	152,586	250,843	17,388	408,978	1,759,125	1,828	1,169,233	1,451,352	43,238,626	45,158,764
Less Claims Outstanding at the beginning of the year	1,261,192	379,865	13,672	393,537	1,753,019	29,703,212	31,456,231	147,932	135,222	213,134	14,093	208,687	1,124,911	1,371	234,533	1,328,899	34,865,013	36,519,742
Gross Incurred Claims	1,537,057	714,479	119,148	833,627	10,031,495	8,409,739	18,441,234	107,588	23,943	410,179	8,096	583,272	5,720,586	10,653	2,670,521	1,063,749	29,039,822	31,410,506
Add :Re-insurance accepted to direct claims	38,574	4,262	-	4,262	-	-	-	-	-	10,526	-	2,453	-	-	-	1,786	14,765	57,601
Less :Re-insurance Ceded to claims paid	965,328	243,228	118,710	361,938	770,479	934,810	1,705,289	4,229	1,333	341,118	4,748	69,509	276,017	10,094	1,449,997	237,758	4,100,092	5,427,358
Total Claims Incurred	610,303	475,513	438	475,951	9,261,016	7,474,929	16,735,945	103,359	22,610	79,587	3,348	516,216	5,444,569	559	1,220,524	827,778	24,954,495	26,040,749