

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 31 March 2018

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 31 March 2018	For the quarter ended 31 March 2018	For the quarter ended 31 March 2018	For the quarter ended 31 March 2018	For the quarter ended 31 March 2018	For the quarter ended 31 March 2018	For the quarter ended 31 March 2018	For the quarter ended 31 March 2018	For the quarter ended 31 March 2018	For the quarter ended 31 March 2018	For the quarter ended 31 March 2018	For the quarter ended 31 March 2018	For the quarter ended 31 March 2018	For the quarter ended 31 March 2018	For the quarter ended 31 March 2018	For the quarter ended 31 March 2018	For the quarter ended 31 March 2018		
(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	7,27,979	2,63,886	0	2,63,886	35,36,722	15,60,076	50,96,798	53,058	44,922	1,30,766	5,596	1,99,420	29,30,823	8,829	2,01,678	4,90,619	91,62,509	1,01,54,374	
Add Claims Outstanding at the end of the year	-64,945	-29,662	1,027	-28,635	-6,72,989	16,12,338	9,39,349	-35,915	10,748	-20,472	863	-37,741	3,30,409	-323	19,03,115	-1,02,337	29,87,696	28,94,116	
Less Claims Outstanding at the beginning of the year	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-1	-1	-1	
Gross Incurred Claims	6,63,034	2,34,224	1,027	2,35,251	28,63,733	31,72,414	60,36,147	17,143	55,670	1,10,294	6,459	1,61,679	32,61,232	8,506	21,04,793	3,88,283	1,21,50,206	1,30,48,491	
Add :Re-insurance accepted to direct claims	28,517	1,596	0	1,596	0	0	0	0	0	66	0	0	0	0	0	287	353	30,466	
Less :Re-insurance Ceded to claims paid	5,06,526	88,144	0	88,144	1,38,725	4,51,995	5,90,720	2,730	38,446	1,08,293	5,004	25,616	1,80,659	8,740	1,27,904	1,95,209	12,83,321	18,77,991	
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total Claims Incurred	1,85,025	1,47,676	1,027	1,48,703	27,25,008	27,20,419	54,45,427	14,413	17,224	2,067	1,455	1,36,063	30,80,573	-234	19,76,889	1,93,361	1,08,67,238	1,12,00,966	

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	For the quarter ended 31 March 2017	For the quarter ended 31 March 2017	For the quarter ended 31 March 2017	For the quarter ended 31 March 2017	For the quarter ended 31 March 2017	For the quarter ended 31 March 2017	For the quarter ended 31 March 2017	For the quarter ended 31 March 2017	For the quarter ended 31 March 2017	For the quarter ended 31 March 2017	For the quarter ended 31 March 2017	For the quarter ended 31 March 2017	For the quarter ended 31 March 2017	For the quarter ended 31 March 2017	For the quarter ended 31 March 2017	For the quarter ended 31 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	0	2,98,175	38,50,732	15,53,112	54,03,844	42,394	466	1,50,428	0	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	-5,16,891	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-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	0	5,879	0	0	0	0	0	14,133	0	1,278	2,092	0	0	66	17,569	83,124	
Less :Re-insurance Ceded to claims paid	7,71,278	1,03,162	0	1,03,162	2,63,974	4,87,987	7,51,961	2,232	23	1,37,471	0	19,029	1,83,969	13,977	-3,29,538	1,39,116	9,18,240	17,92,680	
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
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			Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others		Total Miscellaneous
	Upto the year ended 31 March 2018	Upto the year ended 31 March 2018	Upto the year ended 31 March 2018	Upto the year ended 31 March 2018	Upto the year ended 31 March 2018	Upto the year ended 31 March 2018	Upto the year ended 31 March 2018	Upto the year ended 31 March 2018	Upto the year ended 31 March 2018	Upto the year ended 31 March 2018	Upto the year ended 31 March 2018	Upto the year ended 31 March 2018	Upto the year ended 31 March 2018	Upto the year ended 31 March 2018	Upto the year ended 31 March 2018	Upto the year ended 31 March 2018	Upto the year ended 31 March 2018	Upto the year ended 31 March 2018
	(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	22,78,374	10,92,734	0	10,92,734	1,14,71,374	46,88,891	1,61,60,265	1,41,468	46,942	4,76,138	36,358	6,58,609	92,89,123	76,638	97,05,581	14,37,675	3,80,28,797	4,13,99,905
Add Claims Outstanding at the end of the year	11,30,024	5,33,603	14,791	5,48,394	21,88,083	4,50,90,848	4,72,78,931	1,57,995	1,62,173	1,95,589	15,059	5,43,665	25,04,511	914	52,97,364	13,31,966	5,74,88,167	5,91,66,585
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	13,97,931	4,43,57,091	4,58,37,740
Gross Incurred Claims	24,07,591	11,60,259	1,027	11,61,286	1,18,00,583	1,31,75,927	2,49,76,510	1,31,640	60,185	4,83,941	34,027	7,27,125	1,02,92,849	76,311	1,30,05,575	13,71,710	5,11,59,873	5,47,28,750
Add :Re-insurance accepted to direct claims	45,245	1,596	0	1,596	-	-	-	-	-	4,806	-	-	-	-	-	286	5,092	51,933
Less :Re-insurance Ceded to claims paid	15,66,412	6,10,567	0	6,10,567	6,80,189	15,15,754	21,95,943	7,352	38,595	4,12,582	34,106	69,660	6,15,647	77,730	81,81,080	5,45,277	1,21,77,972	1,43,54,951
Total Claims Incurred	8,86,424	5,51,288	1,027	5,52,315	1,11,20,394	1,16,60,173	2,27,80,567	1,24,288	21,590	76,165	(79)	6,57,465	96,77,202	(1,419)	48,24,495	8,26,719	3,89,86,993	4,04,25,732

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
	Upto the year ended 31 March 2017	Upto the year ended 31 March 2017	Upto the year ended 31 March 2017	Upto the year ended 31 March 2017	Upto the year ended 31 March 2017	Upto the year ended 31 March 2017	Upto the year ended 31 March 2017	Upto the year ended 31 March 2017	Upto the year ended 31 March 2017	Upto the year ended 31 March 2017	Upto the year ended 31 March 2017	Upto the year ended 31 March 2017	Upto the year ended 31 March 2017	Upto the year ended 31 March 2017	Upto the year ended 31 March 2017	Upto the year ended 31 March 2017	Upto the year ended 31 March 2017	Upto the year ended 31 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)
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	2,092	-	-	1,852	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