

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 2018

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

Particulars	Marine				Miscellaneous														
	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	Total	
	For the quarter ended 30 June 2018	For the quarter ended 30 June 2018	For the quarter ended 30 June 2018	For the quarter ended 30 June 2018	For the quarter ended 30 June 2018	For the quarter ended 30 June 2018	For the quarter ended 30 June 2018	For the quarter ended 30 June 2018	For the quarter ended 30 June 2018	For the quarter ended 30 June 2018	For the quarter ended 30 June 2018	For the quarter ended 30 June 2018	For the quarter ended 30 June 2018	For the quarter ended 30 June 2018	For the quarter ended 30 June 2018	For the quarter ended 30 June 2018	For the quarter ended 30 June 2018	For the quarter ended 30 June 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	1,85,335	1,59,247	6,522	1,65,769	24,48,202	9,27,179	33,75,381	23,341	24,564	52,254	400	1,62,241	29,85,349	640	67,91,076	3,16,638	1,37,31,884	1,40,82,988	
Add Claims Outstanding at the end of the year	12,92,141	6,58,436	14,121	6,72,557	28,24,687	4,80,79,880	5,09,04,567	1,84,463	1,58,369	2,28,742	14,679	6,65,384	29,82,600	1,214	31,01,713	14,52,778	5,96,94,509	6,16,59,207	
Less Claims Outstanding at the beginning 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	13,31,967	5,74,88,168	5,91,66,586	
Gross Incurred Claims	3,47,452	2,84,080	5,852	2,89,932	30,84,806	39,16,211	70,01,017	49,809	20,760	85,407	20	2,83,960	34,63,438	940	45,95,425	4,37,449	1,59,38,225	1,65,75,609	
Add :Re-insurance accepted to direct claims	45,530	0	0	0	0	0	0	0	0	1,063	0	0	0	0	0	1	1,064	46,594	
Less :Re-insurance Ceded to claims paid	1,99,484	19,771	5,845	25,616	1,39,518	2,75,079	4,14,597	1,230	24,127	41,757	20	19,231	4,32,928	633	47,35,105	1,32,244	58,01,872	60,26,972	
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total Claims Incurred	1,93,498	2,64,309	7	2,64,316	29,45,288	36,41,132	65,86,420	48,579	-3,367	44,713	0	2,64,729	30,30,510	307	-1,39,680	3,05,206	1,01,37,417	1,05,95,231	

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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	Total Miscellaneous	Total	
	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	2,51,556	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	4,88,76,519	
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	4,58,37,740	
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	1,26,713	575	2,29,541	21,38,985	33,922	46,96,581	3,54,145	1,44,03,162	1,49,94,207	
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	
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total Claims Incurred	1,87,047	1,47,115	11	1,47,126	32,34,838	30,88,566	63,23,404	37,760	3,283	21,746	575	2,12,566	19,90,959	527	-36,263	2,80,613	88,35,170	91,69,343	

Particulars	Miscellaneous																Total Miscellaneous	Total	
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		Marine Cargo Upto the quarter ended 30 June 2018	Marine Others Upto the quarter ended 30 June 2018	Marine Total Upto the quarter ended 30 June 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	1,85,335	1,59,247	6,522	1,65,769	24,48,202	9,27,179	33,75,381	23,341	24,564	52,254	400	1,62,241	29,85,349	640	67,91,076	3,16,638	1,37,31,884	1,40,82,988	
Add Claims Outstanding at the end of the year	12,92,141	6,58,436	14,121	6,72,557	28,24,687	4,80,79,880	5,09,04,567	1,84,463	1,58,369	2,28,742	14,679	6,65,384	29,82,600	1,214	31,01,713	14,52,778	5,96,94,509	6,16,59,207	
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Gross Incurred Claims	3,47,452	2,84,080	5,852	2,89,932	30,84,806	39,16,211	70,01,017	49,809	20,760	85,407	20	2,89,960	34,63,438	940	45,95,425	4,37,449	1,59,38,225	1,65,75,609	
Add :Re-insurance accepted to direct claims	45,530	-	-	-	-	-	-	-	-	1,063	-	-	-	-	-	1	1,064	46,594	
Less :Re-insurance Ceded to claims paid	1,99,484	19,771	5,845	25,616	1,39,518	2,75,079	4,14,597	1,230	24,127	41,757	20	19,231	4,32,928	633	47,35,105	1,32,244	58,01,872	60,26,972	
Total Claims Incurred	1,93,498	2,64,309	7	2,64,316	29,45,288	36,41,132	65,86,420	48,579	-3,367	44,713	-	2,64,729	30,30,510	307	(1,39,680)	3,05,206	1,01,37,417	1,05,95,231	

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		Marine Cargo Upto the quarter ended 30 June 2017	Marine Others Upto the quarter ended 30 June 2017	Marine Total Upto 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)	
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Direct claims	3,17,171	1,14,569	-	1,14,569	27,58,301	8,35,970	35,94,271	14,600	57	1,14,376	-	1,53,327	17,93,423	33,732	55,68,346	2,51,556	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	4,88,76,519	
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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	1,26,713	575	2,29,541	21,38,985	33,922	46,96,581	3,54,145	1,44,03,162	1,49,94,207	
Add :Re-insurance accepted to direct claims	6,161	-	-	-	-	-	-	-	-	751	-	-	-	-	-	-	751	6,912	
Less :Re-insurance Ceded to claims paid	2,24,768	38,265	-	38,265	1,71,661	2,85,718	4,57,379	817	57	1,05,718	-	16,975	1,48,026	33,395	47,32,844	73,532	55,68,743	58,31,776	
Total Claims Incurred	1,87,047	1,47,115	11	1,47,126	32,34,838	30,88,566	63,23,404	37,760	3,283	21,746	575	2,12,566	19,90,959	527	(36,263)	2,80,613	88,35,170	91,69,343	