

Name of the Insurer: The Oriental Insurance Company Ltd
Registration No.556 and Date of Registration with the IRDAI 15-11-2022
FORM NL-5 - CLAIMS SCHEDULE
CLAIMS INCURRED (NET)

Rs Lakhs

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel In
	For the quarter ended 30.06.2023	Up to the quarter ended 30.06.2023	For the quarter ended 30.06.2023	Up to the quarter ended 30.06.2023	For the quarter ended 30.06.2023	Up to the quarter ended 30.06.2023	For the quarter ended 30.06.2023	Up to the quarter ended 30.06.2023	For the quarter ended 30.06.2023	Up to the quarter ended 30.06.2023	For the quarter ended 30.06.2023	Up to the quarter ended 30.06.2023	For the quarter ended 30.06.2023	Up to the quarter ended 30.06.2023	For the quarter ended 30.06.2023	Up to the quarter ended 30.06.2023	For the quarter ended 30.06.2023	Up to the quarter ended 30.06.2023	For the quarter ended 30.06.2023
Claims Paid (Direct)	43250	43250	2691	2691	1156	1156	3848	3848	27968	27968	44672	44672	72640	72640	209051	209051	10690	10690	
Add :Re-insurance accepted to direct claims	541	541	29	29	2	2	31	31	0	0	0	0	0	0	3387	3387	0	0	
Less :Re-insurance Ceded to claims paid	29316	29316	418	418	397	397	815	815	1090	1090	2628	2628	3718	3718	6637	6637	2465	2465	
Net Claim Paid	14474	14474	2302	2302	762	762	3064	3064	26878	26878	42044	42044	68922	68922	205801	205801	8225	8225	0
Add Claims Outstanding at the end of the year	117687	117687	11384	11384	19480	19480	30864	30864	73163	73163	1292034	1292034	1365196	1365196	171400	171400	46677	46677	
Less Claims Outstanding at the beginning of the year	111872	111872	10568	10568	16057	16057	26625	26625	63921	63921	1274243	1274243	1338164	1338164	175428	175428	39672	39672	
Net Incurred Claims	20288	20288	3119	3119	4185	4185	7304	7304	36120	36120	59834	59834	95954	95954	201773	201773	15229	15229	0
Claims Paid (NET)																			
-In India	8476	8476	2154	2154	743	743	2897	2897	23977	23977	41960	41960	65936	65936	205111	205111	8224	8224	
-Outside India	5999	5999	149	149	19	19	167	167	2902	2902	84	84	2986	2986	689	689	0	0	
Estimates of IBNR and IBNER at the end of the period (net)		5740		1343		927	0	2270		14984		712967	0	727951		55709		15964	
Estimates of IBNR and IBNER at the beginning of the period (net)		5622		1306		813	0	2119		15774		700845	0	716619		56516		17584	

Rs Lakhs

Particulars	Insurance	Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ^(b)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
		Up to the quarter ended 30.06.2023	For the quarter ended 30.06.2023	Up to the quarter ended 30.06.2023	For the quarter ended 30.06.2023	Up to the quarter ended 30.06.2023	For the quarter ended 30.06.2023	Up to the quarter ended 30.06.2023	For the quarter ended 30.06.2023	Up to the quarter ended 30.06.2023	For the quarter ended 30.06.2023	Up to the quarter ended 30.06.2023	For the quarter ended 30.06.2023	Up to the quarter ended 30.06.2023	For the quarter ended 30.06.2023	Up to the quarter ended 30.06.2023	For the quarter ended 30.06.2023	Up to the quarter ended 30.06.2023	For the quarter ended 30.06.2023	Up to the quarter ended 30.06.2023	
Claims Paid (Direct)		219740	219740	364	364	157	157	1231	1231	7	7	27507	27507			5752	5752	327399	327399	374496	374496
Add :Re-insurance accepted to direct claims		3387	3387	0	0	0	0	122	122	106	106	0	0			251	251	3866	3866	4438	4438
Less :Re-insurance Ceded to claims paid		9102	9102	20	20	7	7	166	166	5	5	20545	20545			446	446	34009	34009	64140	64140
Net Claim Paid	0	214025	214025	344	344	149	149	1188	1188	107	107	6962	6962	0	0	5558	5558	297256	297256	314794	314794
Add Claims Outstanding at the end of the year		218077	218077	5396	5396	8227	8227	38079	38079	11396	11396	24256	24256			28496	28496	1699124	1699124	1847675	1847675
Less Claims Outstanding at the beginning of the year		215100	215100	5293	5293	7957	7957	36943	36943	9995	9995	30854	30854			32967	32967	1677273	1677273	1815770	1815770
Net Incurred Claims	0	217003	217003	447	447	419	419	2325	2325	1508	1508	365	365	0	0	1086	1086	319107	319107	346699	346699
Claims Paid (NET)																					
-In India		213336	213336	333	333	146	146	1086	1086	92	92	6962	6962			5281	5281	293173	293173	304545	304545
-Outside India		690	690	11	11	4	4	102	102	15	15	0	0			277	277	4083	4083	10249	10249
Estimates of IBNR and IBNER at the end of the period (net)		0	71673		3193		1193		2504		5687		52			4674	0	816927	0	824937	
Estimates of IBNR and IBNER at the beginning of the period (net)		0	74100		3173		1165		2724		4768		55			4790	0	807394	0	815135	

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Ir
	For the quarter ended 30.06.2022	Up to the quarter ended 30.06.2022	For the quarter ended 30.06.2022	Up to the quarter ended 30.06.2022	For the quarter ended 30.06.2022	Up to the quarter ended 30.06.2022	For the quarter ended 30.06.2022	Up to the quarter ended 30.06.2022	For the quarter ended 30.06.2022	Up to the quarter ended 30.06.2022	For the quarter ended 30.06.2022	Up to the quarter ended 30.06.2022	For the quarter ended 30.06.2022	Up to the quarter ended 30.06.2022	For the quarter ended 30.06.2022	Up to the quarter ended 30.06.2022	For the quarter ended 30.06.2022	Up to the quarter ended 30.06.2022	For the quarter ended 30.06.2022
Claims Paid (Direct)	14494	14494	5692	5692	1213	1213	6905	6905	23594	23594	34251	34251	57845	57845	168880	168880	4295	4295	
Add :Re-insurance accepted to direct claims	2088	2088	91	91	146	146	238	238	2	2	0	0	2	2	9184	9184	0	0	
Less :Re-insurance Ceded to claims paid	6500	6500	2422	2422	192	192	2614	2614	1102	1102	2132	2132	3234	3234	6592	6592	469	469	
Net Claim Paid	10081	10081	3361	3361	1167	1167	4529	4529	22494	22494	32119	32119	54613	54613	171472	171472	3826	3826	0
Add Claims Outstanding at the end of the year	113142	113142	9429	9429	18010	18010	27438	27438	61503	61503	1243250	1243250	1304753	1304753	133221	133221	23627	23627	
Less Claims Outstanding at the beginning of the year	105717	105717	9250	9250	17139	17139	26389	26389	48372	48372	1215188	1215188	1263560	1263560	118909	118909	22600	22600	
Net Incurred Claims	17506	17506	3540	3540	2038	2038	5578	5578	35625	35625	60181	60181	95806	95806	185784	185784	4853	4853	0
Claims Paid (NET)																			
-In India	9169	9169	2734	2734	1090	1090	3824	3824	21120	21120	32168	32168	53288	53288	170277	170277	3819	3819	
-Outside India	912	912	628	628	77	77	705	705	1374	1374	-49	-49	1325	1325	1195	1195	7	7	
Estimates of IBNR and IBNER at the end of the period (net)		5730		1311		1008	0	2319		18207		701609.8	0	719817		58230		9837	
Estimates of IBNR and IBNER at the beginning of the period (net)		5723		1206		983	0	2189		15309		695261.7	0	710570		57059		10780	

Particulars	Insurance	Total Health		Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ^(e)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
		Up to the quarter ended 30.06.2022	For the quarter ended 30.06.2022	Up to the quarter ended 30.06.2022	For the quarter ended 30.06.2022	Up to the quarter ended 30.06.2022	For the quarter ended 30.06.2022	Up to the quarter ended 30.06.2022	For the quarter ended 30.06.2022	Up to the quarter ended 30.06.2022	For the quarter ended 30.06.2022	Up to the quarter ended 30.06.2022	For the quarter ended 30.06.2022	Up to the quarter ended 30.06.2022	For the quarter ended 30.06.2022	Up to the quarter ended 30.06.2022	For the quarter ended 30.06.2022	Up to the quarter ended 30.06.2022	For the quarter ended 30.06.2022	Up to the quarter ended 30.06.2022	For the quarter ended 30.06.2022
Claims Paid (Direct)		173175	173175	615	615	203	203	3210	3210	1850	1850	69	69			4272	4272	241238	241238	262637	262637
Add :Re-insurance accepted to direct claims		9184	9184	0	0	6	6	565	565	1238	1238	0	0			609	609	11604	11604	13929	13929
Less :Re-insurance Ceded to claims paid		7061	7061	30	30	27	27	653	653	820	820	20	20			321	321	12167	12167	21282	21282
Net Claim Paid	0	175298	175298	584	584	182	182	3121	3121	2267	2267	49	49	0	0	4559	4559	240674	240674	255284	255284
Add Claims Outstanding at the end of the year		156848	156848	5175	5175	7122	7122	36307	36307	12752	12752	37249	37249			27922	27922	1588126	1588126	1728706	1728706
Less Claims Outstanding at the beginning of the year		141509	141509	4992	4992	6327	6327	39573	39573	12011	12011	31020	31020			26335	26335	1525327	1525327	1657433	1657433
Net Incurred Claims	0	190637	190637	766	766	977	977	-146	-146	3008	3008	6277	6277	0	0	6147	6147	303474	303474	326558	326558
Claims Paid (NET)																					
-In India		174096	174096	550	550	165	165	2945	2945	1410	1410	49	49			4522	4522	237024	237024	250017	250017
-Outside India		1202	1202	35	35	17	17	177	177	857	857	0	0			37	37	3650	3650	5267	5267
Estimates of IBNR and IBNER at the end of the period (net)		0	68067		3033		983		2487		5477		3284			4548	0	807695	0	815744	
Estimates of IBNR and IBNER at the beginning of the period (net)			67840		2931		853		2625		5545		3213			4403	0	797980	0	805892	