

**FORM NL-5 - CLAIMS SCHEDULE**  
(Amount in Rs. Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		<u>Total Marine</u>		Motor OD		Motor TP		<u>Total Motor</u>	
	For the Quarter ended 30.09.2021	Up to the quarter ended 30.09.2021	For the Quarter ended 30.09.2021	Up to the quarter ended 30.09.2021	For the Quarter ended 30.09.2021	Up to the quarter ended 30.09.2021	For the Quarter ended 30.09.2021	Up to the quarter ended 30.09.2021	For the Quarter ended 30.09.2021	Up to the quarter ended 30.09.2021	For the Quarter ended 30.09.2021	Up to the quarter ended 30.09.2021	For the Quarter ended 30.09.2021	Up to the quarter ended 30.09.2021
Claims Paid (Direct)	21531	33801	4251	6053	1141	1393	5392	7446	15221	44899	35139	49308	50360	94207
Add :Re-insurance accepted to direct claims	3593	5392	97	179	56	83	153	262	1	4	11	11	11	14
Less :Re-insurance Ceded to claims paid	9996	13896	999	1298	336	434	1335	1732	740	2180	2201	3072	2942	5252
<b>Net Claim Paid</b>	15128	25297	3349	4934	861	1042	4210	5976	14482	42723	32949	46246	47430	88969
Add Claims Outstanding at the end of the year	4569	110112	-422	9416	2134	18987	1712	28403	62541	62323	21245	1165505	83786	1227828
Less Claims Outstanding at the beginning of the year	0	111527	0	9073	0	14878	0	23951	55543	55543	0	1102536	55543	1158080
<b>Net Incurred Claims</b>	19698	23883	2927	5277	2995	5150	5922	10427	21480	49502	54193	109215	75673	158717
	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Claims Paid (Direct)</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>-In India</b>	11544	20250	3074	4538	827	1001	3901	5539	13278	39728	32870	46170	46148	85898
<b>-Outside India</b>	3584	5048	275	396	34	40	309	437	1204	2995	79	77	1283	3071
<b>Estimates of IBNR and IBNER at the end of the period (net)</b>														
<b>Estimates of IBNR and IBNER at the beginning of the period (net)</b>														

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(Amount in Rs. Lakhs)**

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	For the corresponding quarter of the previous year 30.09.2020	Up to the corresponding quarter of the previous year 30.09.2020	For the corresponding quarter of the previous year 30.09.2020	Up to the corresponding quarter of the previous year 30.09.2020	For the corresponding quarter of the previous year 30.09.2020	Up to the corresponding quarter of the previous year 30.09.2020	For the corresponding quarter of the previous year 30.09.2020	Up to the corresponding quarter of the previous year 30.09.2020	For the corresponding quarter of the previous year 30.09.2020	Up to the corresponding quarter of the previous year 30.09.2020	For the corresponding quarter of the previous year 30.09.2020	Up to the corresponding quarter of the previous year 30.09.2020	For the corresponding quarter of the previous year 30.09.2020	Up to the corresponding quarter of the previous year 30.09.2020
Claims Paid (Direct)	19734	28180	2899	4372	3856	4671	6755	9043	26896	41016	25232	41413	52128	82429
Add :Re-insurance accepted to direct claims	3624	2546	49	48	82	167	131	216	0	0	0	0	0	0
Less :Re-insurance Ceded to claims paid	8369	11281	591	799	2259	2447	2850	3246	1195	1841	1669	2641	2864	4482
<b>Net Claim Paid</b>	14988	19445	2357	3621	1679	2391	4036	6013	25701	39175	23563	38772	49264	77947
Add Claims Outstanding at the end of the year	-3848	130033	-37	10357	-843	13026	-880	23383	-3433	60154	34085	1042778	30652	1102933
Less Claims Outstanding at the beginning of the year	0	117952	0	9041	0	13587	0	22628	-4	61210	4	974480	0	1035690
<b>Net Incurred Claims</b>	11140	31526	2320	4937	836	1831	3156	6768	22273	38120	57644	107070	79916	145190
	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Claims Paid (Direct)</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>-In India</b>	12512	17536	1802	3037	1731	2426	3533	5463	22779	34872	23460	38637	46239	73509
<b>-Outside India</b>	2477	1910	555	584	-52	-35	503	549	2923	4303	103	135	3025	4438
<b>Estimates of IBNR and IBNER at the end of the period (net)</b>														
<b>Estimates of IBNR and IBNER at the beginning of the period (net)</b>														

**FORM NL-5 - CLAIMS SCHEDULE**  
(Amount in Rs. Lakhs)

Particulars	Health		Personal Accident		Travel Insurance		<u>Total Health</u>		Workmen's Compensation/ Employer's Liability		Public/ Product Liability	
	For the Quarter ended 30.09.2021	Up to the quarter ended 30.09.2021	For the Quarter ended 30.09.2021	Up to the quarter ended 30.09.2021	For the Quarter ended 30.09.2021	Up to the quarter ended 30.09.2021	For the Quarter ended 30.09.2021	Up to the quarter ended 30.09.2021	For the Quarter ended 30.09.2021	Up to the quarter ended 30.09.2021	For the Quarter ended 30.09.2021	Up to the quarter ended 30.09.2021
Claims Paid (Direct)	215297	365225	4813	8480			220110	373705	382	549	118	468
Add :Re-insurance accepted to direct claims	2589	2589	0	50			2589	2639	0	0	0	0
Less :Re-insurance Ceded to claims paid	9878	17349	446	847			10324	18196	20	29	102	268
<b>Net Claim Paid</b>	208008	350465	4367	7683			212375	358148	362	520	16	200
Add Claims Outstanding at the end of the year	6903	154285	2299	20829			9202	175114	9	2858	48	4948
Less Claims Outstanding at the beginning of the year	0	100550	0	17696			0	118246	0	2714	0	5097
<b>Net Incurred Claims</b>	214911	404200	6666	10816			221577	415016	371	664	64	51
	0	0	0	0			0	0	0	0	0	0
<b>Claims Paid (Direct)</b>	0	0	0	0			0	0	0	0	0	0
<b>-In India</b>	205007	346725	4359	7674			209366	354399	344	492	-50	20
<b>-Outside India</b>	3001	3740	7	9			3008	3749	18	28	66	181
<b>Estimates of IBNR and IBNER at the end of the period (net)</b>												
<b>Estimates of IBNR and IBNER at the beginning of the period (net)</b>												

**FORM NL-5 - CLAIMS SCHEDULE  
(Amount in Rs. Lakhs)**

Particulars	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's liability		Public/ Product Liability	
	For the corresponding quarter of the previous year 30.09.2020	Up to the corresponding quarter of the previous year 30.09.2020	For the corresponding quarter of the previous year 30.09.2020	Up to the corresponding quarter of the previous year 30.09.2020	For the corresponding quarter of the previous year 30.09.2020	Up to the corresponding quarter of the previous year 30.09.2020	For the corresponding quarter of the previous year 30.09.2020	Up to the corresponding quarter of the previous year 30.09.2020	For the corresponding quarter of the previous year 30.09.2020	Up to the corresponding quarter of the previous year 30.09.2020	For the corresponding quarter of the previous year 30.09.2020	Up to the corresponding quarter of the previous year 30.09.2020
Claims Paid (Direct)	102297	165720	7568	11512			109865	177232	287	405	260	301
Add :Re-insurance accepted to direct claims	49	1073	439	439			488	1512	0	0	0	0
Less :Re-insurance Ceded to claims paid	4464	7641	782	1078			5246	8718	15	22	109	111
<b>Net Claim Paid</b>	97883	159153	7224	10873			105107	170025	271	383	152	190
Add Claims Outstanding at the end of the year	20150	109124	-2046	20106			18104	129230	-27	2772	618	4331
Less Claims Outstanding at the beginning of the year	0	80026	0	21781			0	101807	0	2658	0	3661
<b>Net Incurred Claims</b>	118033	188250	5179	9198			123211	197448	244	498	770	860
	0	0	0	0			0	0	0	0	0	0
<b>Claims Paid (Direct)</b>	0	0	0	0			0	0	0	0	0	0
<b>-In India</b>	96094	154255	7196	10844			103290	165098	266	372	152	190
<b>-Outside India</b>	1789	4898	28	29			1817	4927	5	11	0	0
<b>Estimates of IBNR and IBNER at the end of the period (net)</b>												
<b>Estimates of IBNR and IBNER at the beginning of the period (net)</b>												

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(Amount in Rs. Lakhs)

Particulars	Engineering		Aviation		Crop Insurance		Other segments <sup>(b)</sup>		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter ended 30.09.2021	Up to the quarter ended 30.09.2021	For the Quarter ended 30.09.2021	Up to the quarter ended 30.09.2021	For the Quarter ended 30.09.2021	Up to the quarter ended 30.09.2021	For the Quarter ended 30.09.2021	Up to the quarter ended 30.09.2021	For the Quarter ended 30.09.2021	Up to the quarter ended 30.09.2021	For the Quarter ended 30.09.2021	Up to the quarter ended 30.09.2021	For the Quarter ended 30.09.2021	Up to the quarter ended 30.09.2021
Claims Paid (Direct)	2243	3072	1790	2121	11704	19495			4949	8955	291656	502572	318578	543819
Add :Re-insurance accepted to direct claims	212	392	3348	5728	23	23			112	542	6295	9339	10042	14993
Less :Re-insurance Ceded to claims paid	455	559	2526	3052	8166	14574			576	1192	25111	43122	36442	58750
<b>Net Claim Paid</b>	2000	2906	2612	4797	3562	4943			4484	8306	272840	468789	292178	500062
Add Claims Outstanding at the end of the year	-448	41939	-3583	8337	35000	89908			-20036	30554	103979	1581485	110260	1720000
Less Claims Outstanding at the beginning of the year	0	44756	0	11842	0	61839			-19	28638	55524	1431211	55524	1566690
<b>Net Incurred Claims</b>	1552	89	-971	1292	38561	33012			-15533	10222	321295	619063	346914	653373
	0	0	0	0	0	0			0	0	0		0	
<b>Claims Paid (Direct)</b>	0	0	0	0	0	0			0	0	0		0	
<b>-In India</b>	1816	2621	996	1162	3562	4943			4642	8186	266823	457721	282268	483510
<b>-Outside India</b>	184	285	1615	3635	0	0			-157	119	6016	11068	9910	16552
<b>Estimates of IBNR and IBNER at the end of the period (net)</b>														
<b>Estimates of IBNR and IBNER at the beginning of the period (net)</b>														

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(Amount in Rs. Lakhs)**

Particulars	Engineering		Aviation		Crop Insurance		Other segments <sup>(e)</sup>		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the corresponding quarter of the previous year 30.09.2020	Up to the corresponding quarter of the previous year 30.09.2020	For the corresponding quarter of the previous year 30.09.2020	Up to the corresponding quarter of the previous year 30.09.2020	For the corresponding quarter of the previous year 30.09.2020	Up to the corresponding quarter of the previous year 30.09.2020	For the corresponding quarter of the previous year 30.09.2020	Up to the corresponding quarter of the previous year 30.09.2020	For the corresponding quarter of the previous year 30.09.2020	Up to the corresponding quarter of the previous year 30.09.2020	For the corresponding quarter of the previous year 30.09.2020	Up to the corresponding quarter of the previous year 30.09.2020	For the corresponding quarter of the previous year 30.09.2020	Up to the corresponding quarter of the previous year 30.09.2020
Claims Paid (Direct)	1763	2820	240	462	76894	126327			7922	10485	249359	400462	275848	437685
Add :Re-insurance accepted to direct claims	2425	2511	128	2506	344	344			424	502	3810	7375	7565	10137
Less :Re-insurance Ceded to claims paid	439	614	219	245	55598	92462			381	551	64871	107206	76091	121733
<b>Net Claim Paid</b>	3749	4716	149	2724	21640	34209			7965	10436	188298	300631	207322	326089
Add Claims Outstanding at the end of the year	7348	36350	3955	9818	16495	49208			-4365	26515	72780	1361158	68052	1514575
Less Claims Outstanding at the beginning of the year	0	28908	0	5720	0	57974			0	28047	0	1264466	0	1405046
<b>Net Incurred Claims</b>	11097	12159	4104	6822	38135	25443			3600	8904	261078	397324	275374	435618
	0	0	0	0	0	0			0	0	0	0	0	0
<b>Claims Paid (Direct)</b>	0	0	0	0	0	0			0	0	0	0	0	0
<b>-In India</b>	3565	4425	132	329	21640	34209			7915	10337	183199	288469	199243	311468
<b>-Outside India</b>	184	291	17	2395	0	0			51	100	5099	12162	8078	14621
<b>Estimates of IBNR and IBNER at the end of the period (net)</b>														
<b>Estimates of IBNR and IBNER at the beginning of the period (net)</b>														