

**FORM NL-5 - CLAIMS SCHEDULE**
**CLAIMS INCURRED [NET]**
**FIRE**

Particulars	For the quarter ended 30.06.2019	Upto the quarter ended 30.06.2019	For the quarter ended 30.06.2018	Upto the quarter ended 30.06.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid				
Direct claims	1421380	1421380	1297837	1297837
Add Claims Outstanding at the end of the year	23833732	23833732	18687626	18687626
Less Claims Outstanding at the beginning of the year	23579151	23579151	17661145	17661145
Gross Incurred Claims	1675961	1675961	2324318	2324318
Add :Re-insurance accepted to direct claims	181535	181535	291378	291378
Less :Re-insurance Ceded to claims paid	634479	634479	458458	458458
<b>Total Claims Incurred</b>	<b>1223017</b>	<b>1223017</b>	<b>2157238</b>	<b>2157238</b>

**Notes:**

- Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.*
- Claims includes specific claims settlement cost but not expenses of management*
- The surveyor fees, legal and other expenses shall also form part of claims cost.*
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.*

**MARINE CARGO**

Particulars	For the quarter ended 30.06.2019	Upto the quarter ended 30.06.2019	For the quarter ended 30.06.2018	Upto the quarter ended 30.06.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid				
Direct claims	162838	162838	192485	192485
Add Claims Outstanding at the end of the year	1291223	1291223	1323070	1323070
Less Claims Outstanding at the beginning of the year	1120202	1120202	1257171	1257171
Gross Incurred Claims	333859	333859	258384	258384
Add :Re-insurance accepted to direct claims	-3922	-3922	3411	3411
Less :Re-insurance Ceded to claims paid	97077	97077	42428	42428
<b>Total Claims Incurred</b>	<b>232860</b>	<b>232860</b>	<b>219367</b>	<b>219367</b>

**Notes:**

- Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.*
- Claims includes specific claims settlement cost but not expenses of management*
- The surveyor fees, legal and other expenses shall also form part of claims cost.*
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.*

**MARINE HULL**

Particulars	For the quarter ended 30.06.2019	Upto the quarter ended 30.06.2019	For the quarter ended 30.06.2018	Upto the quarter ended 30.06.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid				
Direct claims	320673	320673	627530	627530
Add Claims Outstanding at the end of the year	5175070	5175070	5253454	5253454
Less Claims Outstanding at the beginning of the year	5197175	5197175	5756962	5756962
Gross Incurred Claims	298568	298568	124022	124022
Add :Re-insurance accepted to direct claims	117747	117747	15511	15511
Less :Re-insurance Ceded to claims paid	-178905	-178905	26816	26816
<b>Total Claims Incurred</b>	<b>595220</b>	<b>595220</b>	<b>112717</b>	<b>112717</b>

**Notes:**

- Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.*
- Claims includes specific claims settlement cost but not expenses of management*

- c) The surveyor fees, legal and other expenses shall also form part of claims cost.  
d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.

#### MARINE TOTAL

Particulars	For the quarter ended 30.06.2019	Upto the quarter ended 30.06.2019	For the quarter ended 30.06.2018	Upto the quarter ended 30.06.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid				
Direct claims	483511	483511	820015	820015
Add Claims Outstanding at the end of the year	6466293	6466293	6576524	6576524
Less Claims Outstanding at the beginning of the year	6317377	6317377	7014133	7014133
Gross Incurred Claims	632427	632427	382406	382406
Add :Re-insurance accepted to direct claims	113825	113825	18922	18922
Less :Re-insurance Ceded to claims paid	-81828	-81828	69244	69244
<b>Total Claims Incurred</b>	<b>828080</b>	<b>828080</b>	<b>332084</b>	<b>332084</b>

#### Notes:

- a) Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.  
b) Claims includes specific claims settlement cost but not expenses of management  
c) The surveyor fees, legal and other expenses shall also form part of claims cost.  
d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.

#### MOTOR OD

Particulars	For the quarter ended 30.06.2019	Upto the quarter ended 30.06.2019	For the quarter ended 30.06.2018	Upto the quarter ended 30.06.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid				
Direct claims	2749609	2749609	2808124	2808124
Add Claims Outstanding at the end of the year	5977892	5977892	6079748	6079748
Less Claims Outstanding at the beginning of the year	4825977	4825977	5036822	5036822
Gross Incurred Claims	3901525	3901525	3851049	3851049
Add :Re-insurance accepted to direct claims	-6914	-6914	1328	1328
Less :Re-insurance Ceded to claims paid	547155	547155	187470	187470
<b>Total Claims Incurred</b>	<b>3347456</b>	<b>3347456</b>	<b>3664908</b>	<b>3664908</b>

#### Notes:

- a) Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.  
b) Claims includes specific claims settlement cost but not expenses of management  
c) The surveyor fees, legal and other expenses shall also form part of claims cost.  
d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.

#### MOTOR TP NON POOL

Particulars	For the quarter ended 30.06.2019	Upto the quarter ended 30.06.2019	For the quarter ended 30.06.2018	Upto the quarter ended 30.06.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid				
Direct claims	3001901	3001901	3173508	3173508
Add Claims Outstanding at the end of the year	90574365	90574365	76092725	76092725
Less Claims Outstanding at the beginning of the year	86368772	86368772	75555570	75555570
Gross Incurred Claims	7207494	7207494	3710663	3710663
Add :Re-insurance accepted to direct claims	0	0	0	0
Less :Re-insurance Ceded to claims paid	-348143	-348143	-1666433	-1666433
<b>Total Claims Incurred</b>	<b>7555637</b>	<b>7555637</b>	<b>5377096</b>	<b>5377096</b>

#### Notes:

- a) Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.

- b) Claims includes specific claims settlement cost but not expenses of management  
c) The surveyor fees, legal and other expenses shall also form part of claims cost.  
d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.

**MOTOR TP POOL**

Particulars	For the quarter ended 30.06.2019	Upto the quarter ended 30.06.2019	For the quarter ended 30.06.2018	Upto the quarter ended 30.06.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid				
Direct claims	441098	441098	609770	609770
Add Claims Outstanding at the end of the year	7997204	7997204	10316361	10316361
Less Claims Outstanding at the beginning of the year	8384913	8384913	10605654	10605654
Gross Incurred Claims	53389	53389	320478	320478
Add :Re-insurance accepted to direct claims	0	0	0	0
Less :Re-insurance Ceded to claims paid	0	0	0	0
<b>Total Claims Incurred</b>	<b>53389</b>	<b>53389</b>	<b>320478</b>	<b>320478</b>

Notes:

- a) Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.  
b) Claims includes specific claims settlement cost but not expenses of management  
c) The surveyor fees, legal and other expenses shall also form part of claims cost.  
d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.

**MOTOR TP D.R. POOL**

Particulars	For the quarter ended 30.06.2019	Upto the quarter ended 30.06.2019	For the quarter ended 30.06.2018	Upto the quarter ended 30.06.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid				
Direct claims	40779	40779	56504	56504
Add Claims Outstanding at the end of the year	1512134	1512134	1883453	1883453
Less Claims Outstanding at the beginning of the year	1546354	1546354	1894716	1894716
Gross Incurred Claims	6559	6559	45241	45241
Add :Re-insurance accepted to direct claims	0	0	0	0
Less :Re-insurance Ceded to claims paid	-9899	-9899	6581	6581
<b>Total Claims Incurred</b>	<b>16458</b>	<b>16458</b>	<b>38660</b>	<b>38660</b>

Notes:

- a) Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.  
b) Claims includes specific claims settlement cost but not expenses of management  
c) The surveyor fees, legal and other expenses shall also form part of claims cost.  
d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.

**MOTOR TOTAL**

Particulars	For the quarter ended 30.06.2019	Upto the quarter ended 30.06.2019	For the quarter ended 30.06.2018	Upto the quarter ended 30.06.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid				
Direct claims	6233388	6233388	6647906	6647906
Add Claims Outstanding at the end of the year	106061595	106061595	94372287	94372287
Less Claims Outstanding at the beginning of the year	101126016	101126016	93092763	93092763
Gross Incurred Claims	11168967	11168967	7927431	7927431
Add :Re-insurance accepted to direct claims	-6914	-6914	1328	1328
Less :Re-insurance Ceded to claims paid	189113	189113	-1472383	-1472383
<b>Total Claims Incurred</b>	<b>10972940</b>	<b>10972940</b>	<b>9401142</b>	<b>9401142</b>

Notes:

- a) *Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.*
- b) *Claims includes specific claims settlement cost but not expenses of management*
- c) *The surveyor fees, legal and other expenses shall also form part of claims cost.*
- d) *Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.*

#### ENGINEERING

Particulars	For the quarter ended 30.06.2019	Upto the quarter ended 30.06.2019	For the quarter ended 30.06.2018	Upto the quarter ended 30.06.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid				
Direct claims	183296	183296	226783	226783
Add Claims Outstanding at the end of the year	3421577	3421577	4045932	4045932
Less Claims Outstanding at the beginning of the year	3205119	3205119	4141255	4141255
Gross Incurred Claims	399754	399754	131461	131461
Add :Re-insurance accepted to direct claims	44104	44104	-17812	-17812
Less :Re-insurance Ceded to claims paid	3202	3202	-151891	-151891
<b>Total Claims Incurred</b>	<b>440656</b>	<b>440656</b>	<b>265540</b>	<b>265540</b>

#### Notes:

- a) *Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.*
- b) *Claims includes specific claims settlement cost but not expenses of management*
- c) *The surveyor fees, legal and other expenses shall also form part of claims cost.*
- d) *Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.*

#### AVIATION

Particulars	For the quarter ended 30.06.2019	Upto the quarter ended 30.06.2019	For the quarter ended 30.06.2018	Upto the quarter ended 30.06.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid				
Direct claims	30196	30196	57276	57276
Add Claims Outstanding at the end of the year	1245719	1245719	1283366	1283366
Less Claims Outstanding at the beginning of the year	1263245	1263245	1194171	1194171
Gross Incurred Claims	12670	12670	146471	146471
Add :Re-insurance accepted to direct claims	480351	480351	170766	170766
Less :Re-insurance Ceded to claims paid	402724	402724	145835	145835
<b>Total Claims Incurred</b>	<b>90297</b>	<b>90297</b>	<b>171402</b>	<b>171402</b>

#### Notes:

- a) *Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.*
- b) *Claims includes specific claims settlement cost but not expenses of management*
- c) *The surveyor fees, legal and other expenses shall also form part of claims cost.*
- d) *Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.*

#### WORKMEN'S COMPENSATION

Particulars	For the quarter ended 30.06.2019	Upto the quarter ended 30.06.2019	For the quarter ended 30.06.2018	Upto the quarter ended 30.06.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid				
Direct claims	35608	35608	38716	38716
Add Claims Outstanding at the end of the year	337039	337039	401103	401103
Less Claims Outstanding at the beginning of the year	330176	330176	392588	392588
Gross Incurred Claims	42471	42471	47231	47231
Add :Re-insurance accepted to direct claims	0	0	0	0
Less :Re-insurance Ceded to claims paid	2306	2306	4019	4019
<b>Total Claims Incurred</b>	<b>40164</b>	<b>40164</b>	<b>43212</b>	<b>43212</b>

Notes:

- Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.
- Claims includes specific claims settlement cost but not expenses of management
- The surveyor fees, legal and other expenses shall also form part of claims cost.
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.

#### PERSONAL ACCIDENT

Particulars	For the quarter ended 30.06.2019	Upto the quarter ended 30.06.2019	For the quarter ended 30.06.2018	Upto the quarter ended 30.06.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid				
Direct claims	1445176	1445176	825759	825759
Add Claims Outstanding at the end of the year	4831606	4831606	3930586	3930586
Less Claims Outstanding at the beginning of the year	4413669	4413669	3340485	3340485
Gross Incurred Claims	1863113	1863113	1415860	1415860
Add :Re-insurance accepted to direct claims	0	0	0	0
Less :Re-insurance Ceded to claims paid	-17699	-17699	-98029	-98029
<b>Total Claims Incurred</b>	<b>1880812</b>	<b>1880812</b>	<b>1513889</b>	<b>1513889</b>

Notes:

- Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.
- Claims includes specific claims settlement cost but not expenses of management
- The surveyor fees, legal and other expenses shall also form part of claims cost.
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.

#### HEALTH

Particulars	For the quarter ended 30.06.2019	Upto the quarter ended 30.06.2019	For the quarter ended 30.06.2018	Upto the quarter ended 30.06.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid				
Direct claims	8342254	8342254	7377921	7377921
Add Claims Outstanding at the end of the year	8964676	8964676	8835400	8835400
Less Claims Outstanding at the beginning of the year	6986292	6986292	7177989	7177989
Gross Incurred Claims	10320638	10320638	9035331	9035331
Add :Re-insurance accepted to direct claims	28945	28945	2138	2138
Less :Re-insurance Ceded to claims paid	626041	626041	568527	568527
<b>Total Claims Incurred</b>	<b>9723541</b>	<b>9723541</b>	<b>8468942</b>	<b>8468942</b>

Notes:

- Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.
- Claims includes specific claims settlement cost but not expenses of management
- The surveyor fees, legal and other expenses shall also form part of claims cost.
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.

#### LIABILITY

Particulars	For the quarter ended 30.06.2019	Upto the quarter ended 30.06.2019	For the quarter ended 30.06.2018	Upto the quarter ended 30.06.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid				
Direct claims	17034	17034	7693	7693
Add Claims Outstanding at the end of the year	1363832	1363832	1351587	1351587
Less Claims Outstanding at the beginning of the year	1347162	1347162	1324321	1324321
Gross Incurred Claims	33704	33704	34959	34959
Add :Re-insurance accepted to direct claims	548	548	30	30
Less :Re-insurance Ceded to claims paid	9647	9647	-33650	-33650

<b>Total Claims Incurred</b>	24605	24605	68640	68640
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Notes:

- Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.
- Claims includes specific claims settlement cost but not expenses of management
- The surveyor fees, legal and other expenses shall also form part of claims cost.
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.

#### MISCELLANEOUS OTHERS

Particulars	For the quarter ended 30.06.2019	Upto the quarter ended 30.06.2019	For the quarter ended 30.06.2018	Upto the quarter ended 30.06.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid				
Direct claims	14837179	14837179	3159174	3159174
Add Claims Outstanding at the end of the year	20917162	20917162	6865195	6865195
Less Claims Outstanding at the beginning of the year	29417530	29417530	8497460	8497460
Gross Incurred Claims	6336811	6336811	1526909	1526908
Add :Re-insurance accepted to direct claims	38367	38367	49001	49001
Less :Re-insurance Ceded to claims paid	4703403	4703403	615291	615291
<b>Total Claims Incurred</b>	<b>1671775</b>	<b>1671775</b>	<b>960619</b>	<b>960618</b>

Notes:

- Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.
- Claims includes specific claims settlement cost but not expenses of management
- The surveyor fees, legal and other expenses shall also form part of claims cost.
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.

#### MISCELLANEOUS TOTAL

Particulars	For the quarter ended 30.06.2019	Upto the quarter ended 30.06.2019	For the quarter ended 30.06.2018	Upto the quarter ended 30.06.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid				
Direct claims	31124130	31124130	18341229	18341229
Add Claims Outstanding at the end of the year	147143207	147143207	121085455	121085455
Less Claims Outstanding at the beginning of the year	148089209	148089209	119161032	119161031
Gross Incurred Claims	30178128	30178128	20265653	20265652
Add :Re-insurance accepted to direct claims	585400	585400	205452	205452
Less :Re-insurance Ceded to claims paid	5918738	5918738	-422281	-422282
<b>Total Claims Incurred</b>	<b>24844790</b>	<b>24844790</b>	<b>20893385</b>	<b>20893385</b>

Notes:

- Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.
- Claims includes specific claims settlement cost but not expenses of management
- The surveyor fees, legal and other expenses shall also form part of claims cost.
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.

#### TOTAL (ALL CLASSES)

Particulars	For the quarter ended 30.06.2019	Upto the quarter ended 30.06.2019	For the quarter ended 30.06.2018	Upto the quarter ended 30.06.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid				
Direct claims	33029021	33029021	20459081	20459081
Add Claims Outstanding at the end of the year	177443232	177443232	146349605	146349605
Less Claims Outstanding at the beginning of the year	177985737	177985737	143836310	143836310
Gross Incurred Claims	32486516	32486516	22972377	22972377
Add :Re-insurance accepted to direct claims	880760	880760	515752	515752

Less :Re-insurance Ceded to claims paid	6471389	6471389	105421	105421
<b>Total Claims Incurred</b>	<b>26895887</b>	<b>26895887</b>	<b>23382707</b>	<b>23382707</b>

Notes:

- a) *Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.*
- b) *Claims includes specific claims settlement cost but not expenses of management*
- c) *The surveyor fees, legal and other expenses shall also form part of claims cost.*
- d) *Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.*