

FORM NL-5 - CLAIMS SCHEDULE

Registration No.545 and Date of Registration with the IRDAI 21st February 2024

(Amount in Rs. Lakhs) Other Miscellaneous Total Miscellaneous Grand Total Grand Total segment - 4,745 4,745 3,50,905 3,50,905 3,86,824 3,86,824 113 113 310 310 601 23,566 23,566 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 1,536 Claims Paid (Direct)
Add :Re-insurance accepted to direct claims 7,745 4,745 5,30,500 3,30,601 3,60,601 601 601 523 523 522 17,622 17,622 35,357 35,357 4335 4335 33,381 33,381 32,50,601 32,069 35,266 7,567 7,567 3,36,252 3,36,552 4,29,227 4,29,227 Less :Re-insurance Ceded to claims paid Net Claim Paid Net Incurred Claims Claims Paid (Direct)
-In India 23,506 23,506 1,526 1,526 10,888 10,888 12,413 12,413 41,718 41,718 84,359 84,359 1,26,077 1,26,077 2,01,904 2,01,904 7,068 7,068 2,08,972 2,08,972 485 485 766 4,745 4,745 3,50,647 3,50,647 3,86,566 3,86,566 -IR INDIS
-Outside Indis
Estimates of IBNR and IBNER at the end of the period (net)
Estimates of IBNR and IBNER at the beginning of the period (net) - 258.00 258.00 258 258 - 258 258 258 258 5,519 718 718 3,514 3,514 4,231 4,231 8,941 8,941 11,18,467 11,18,467 11,27,408 11,27,408 34,671 34,671 23,039 23,039 - 57,710 57,710 5,519 3,561 3,561 5,245 5,245 1,564 1,564 2,663 2,663 2,011 2,011 8,164 8,164 12,08,325 12,08,325 12,18,075 12,18,075 4,725 4,725 1,336 1,336 2,114 2,114 3,449 3,449 6,139 6,139 11,02,029 11,02,029 11,08,168 17,08 37,166 27,474 27,474 64,639 64,639 3,712 3,712 4,449 4,449 1,590 1,590 2,620 8,952 8,952 11,98,153 11,98,153 12,06,326 12,06,326

- Notes:

 3 Incured But Not Reported (IBNR), Incurred but not enough reported (IBNR) claims about be included in the amount for outstanding claims.

 5) Claims includes specific claims settlement cost but not expensed amongment.

 6) The surveyor first, grid and other expenses with allia form part of claims cost, wherever applicable.

 6) Claims cost should be adjusted for estimated salvage value of there is a sufficient certainty of its realization.

 9) Segunder doctions be the made for suggentially-superactive kind combinishment for the IBM grid grid order premium

(Amount in Rs. Lakhs)																																								
Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		He	Health		Personal Accident		Travel Insurance		Co		men's nsation/ r's liability	Public/ Product Liability		Engineering		Avia	ition	on Crop Insu		Other segments (e)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter ended 30.06.2023	Upto the Quarter ended 30.06.2023	Quarter ended	Upto the Quarter ended 30.06.2023	For the Quarter ended 30.06.2023	Upto the Quarter ended 30.06.2023	Quarter ended	Upto the Quarter ended 30.06.2023	For the Quarter ended 30.06.2023	Upto the Quarter ended 30.06.2023	For the Quarter ended 30.06.2023	Upto the Quarter ended 30.06.2023																												
Claims Paid (Direct)	24.642	24.642			4.244		2.524	2.524	33.886	22.000	00.454	00.454		1 14 042	1.75.588	1.75.588	9,682	0.000			4.05.334	4.05.034	400	400	222	222	2 224	2 224			0.640	8 642			4.079	4.079	244047	244047	2 40 000	3,49,082
	31,643	31,643	1,181	1,181	1,341	1,341	2,521	2,521	33,886	33,886	80,156	80,156	1,14,042	1,14,042	1,/5,588	1,/5,588	9,682	9,682	1	- 1	1,85,271	1,85,271	408	408	237	257	2,236	2,236		2	8,642	8,642		-	4,079	4,079	3,14,917	3,14,917		3,49,082
Add :Re-insurance accepted to direct claims	8,637	8,637	15	15	-15	-15	-0	-0		-	-	-	-	-	-	-	14	14	-	-	14	14	-	-	-6	-6	16	16	28	28	-	-	-	-	65	65	116	116	8,753	8,753
Less :Re-insurance Ceded to claims paid	28,704	28,704	46	46	195	195	241	241	1,430	1,430	4,442	4,442	5,872	5,872	7,547	7,547	4,444	4,444		-	11,991	11,991	23	23	8	8	402	402	0	0	364	364	-	-	769	769	19,429	19,429	48,375	48,375
Net Claim Paid	11,576	11,576	1,149	1,149	1,131	1,131	2,280	2.280	32,456	32,456	75,713	75,713	1.08.169	1.08.169	1,68,041	1,68,041	5,251	5,251	1	1	1.73.293	1.73.293	385	385	222	222	1,851	1,851	30	30	8,278	8,278		-	3,375	3,375	2.95.604	2.95.604	3.09.459	3.09.459
Net Incurred Claims	26,923	26,923	2,682	2,682	837	837	3,519	3,519	38,732	38,732	89,449	89,449	1.28.180	1.28.180	2,07,003	2,07,003	4,402	4,402	134	134	2.11.538	2.11.538	-197	-197	1,516	1,516	10,479	10,479	838	838	235	235	-	-	9,389	9,389	3.61.978	3.61.978	3.92.420	3,92,420
Claims Paid (Direct)																																								
-In India	31,643	31,643	1,181	1,181	1,341	1,341	2,521	2,521	33,886	33,886	80,156	80,156	1,14,042	1,14,042	1,75,588	1,75,588	9,682	9,682	-		1,85,270	1,85,270	408	408	237	237	2,236	2,236	2	2	8,642	8,642		-	4,079	4,079	3,14,917	3,14,917	3,49,081	3,49,081
-Outside India																			1	1	1	1															1	1	1	1
Estimates of IBNR and IBNER at the end of the period (net)	10,704	10,704	2,133	2,133	3,580	3,580	5,714	5,714	9,137	9,137	11,21,955	11,21,955	11,31,092	11,31,092	39,859	39,859	21,575	21,575	-	-	61,434	61,434	4,460	4,460	5,885	5,885	1,577	1,577	1,993	1,993	3,524	3,524	-	-	12,730	12,730	12,22,697	12,22,697	12,39,115	12,39,115
Estimates of IBNR and IBNER at the beginning of the period (net)	10,704	10,704	2,133	2,133	3,580	3,580	5,714	5,714	7,347	7,347	11,19,451	11,19,451	11,26,798	11,26,798	38,876	38,876	22,786	22,786	-	-	61,662	61,662	4,460	4,460	5,885	5,885	1,577	1,577	1,993	1,993	3,548	3,548	-	-	11,927	11,927	12,17,850	12,17,850	12,34,268	12,34,268

- Notes:

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

 b) Claims includes sportic claims settlement can but not expenses of management.

 c) The surveyor few, legal and other expenses shall also form part of claims cost, wherever applicable.

 c) Claims cost should be adjusted for estimated subage value of these is a sufficient certainty of its realization.

 c) Separate acclosure be to made for supervisit-superpert which combinates more than 10 percent of the batal grous direct premium