

FORM NO. 6 CLAIMS SCHEDULE  
(Amount in Rupees)

PARTICULARS	For the year ended on 30.09.2021		For the year ended on 30.09.2021		For the year ended on 30.09.2021		For the year ended on 30.09.2021		For the year ended on 30.09.2021		For the year ended on 30.09.2021		For the year ended on 30.09.2021		For the year ended on 30.09.2021		For the year ended on 30.09.2021		For the year ended on 30.09.2021		For the year ended on 30.09.2021		For the year ended on 30.09.2021		For the year ended on 30.09.2021		For the year ended on 30.09.2021		For the year ended on 30.09.2021		For the year ended on 30.09.2021		For the year ended on 30.09.2021		For the year ended on 30.09.2021			
	For the year ended on 30.09.2021	Up to the year ended on 30.09.2021	For the year ended on 30.09.2021	Up to the year ended on 30.09.2021	For the year ended on 30.09.2021	Up to the year ended on 30.09.2021	For the year ended on 30.09.2021	Up to the year ended on 30.09.2021	For the year ended on 30.09.2021	Up to the year ended on 30.09.2021	For the year ended on 30.09.2021	Up to the year ended on 30.09.2021	For the year ended on 30.09.2021	Up to the year ended on 30.09.2021	For the year ended on 30.09.2021	Up to the year ended on 30.09.2021	For the year ended on 30.09.2021	Up to the year ended on 30.09.2021	For the year ended on 30.09.2021	Up to the year ended on 30.09.2021	For the year ended on 30.09.2021	Up to the year ended on 30.09.2021	For the year ended on 30.09.2021	Up to the year ended on 30.09.2021	For the year ended on 30.09.2021	Up to the year ended on 30.09.2021	For the year ended on 30.09.2021	Up to the year ended on 30.09.2021	For the year ended on 30.09.2021	Up to the year ended on 30.09.2021	For the year ended on 30.09.2021	Up to the year ended on 30.09.2021	For the year ended on 30.09.2021	Up to the year ended on 30.09.2021	For the year ended on 30.09.2021	Up to the year ended on 30.09.2021		
Claims Paid (Direct)	1801	2009	274	540	138	267	65	128	32	63	10	19	2	4	1	2	1	2	1	2	1	2	1	2	1	2	1	2	1	2	1	2	1	2	1	2		
Add - Re-insurance accepted to direct claims	83	426	7	27	28	449	25	422	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		
Less - Re-insurance Ceded to reinsurer	253	885	185	203	83	105	204	333	243	243	244	333	483	762	1052	2447	607	1267	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Net Claims Paid</b>	<b>1631</b>	<b>1550</b>	<b>176</b>	<b>334</b>	<b>141</b>	<b>241</b>	<b>132</b>	<b>268</b>	<b>100</b>	<b>192</b>	<b>10</b>	<b>19</b>	<b>1</b>	<b>2</b>	<b>1</b>	<b>2</b>	<b>1</b>	<b>2</b>	<b>1</b>	<b>2</b>	<b>1</b>	<b>2</b>	<b>1</b>	<b>2</b>	<b>1</b>	<b>2</b>	<b>1</b>	<b>2</b>	<b>1</b>	<b>2</b>	<b>1</b>	<b>2</b>	<b>1</b>	<b>2</b>	<b>1</b>	<b>2</b>		
Add Claims Outstanding at the end of the year	10464	10464	1131	1131	1131	1131	1131	1131	1131	1131	1131	1131	1131	1131	1131	1131	1131	1131	1131	1131	1131	1131	1131	1131	1131	1131	1131	1131	1131	1131	1131	1131	1131	1131	1131	1131	1131	
Less Claims Outstanding at the beginning of the year	10822	10822	1077	1077	1077	1077	1077	1077	1077	1077	1077	1077	1077	1077	1077	1077	1077	1077	1077	1077	1077	1077	1077	1077	1077	1077	1077	1077	1077	1077	1077	1077	1077	1077	1077	1077	1077	
<b>Net Incurred Claims</b>	<b>7918</b>	<b>4974</b>	<b>326</b>	<b>662</b>	<b>318</b>	<b>464</b>	<b>737</b>	<b>1354</b>	<b>3088</b>	<b>5264</b>	<b>8948</b>	<b>14362</b>	<b>17084</b>	<b>20921</b>	<b>28211</b>	<b>36874</b>	<b>8238</b>	<b>11381</b>	<b>8</b>	<b>8</b>	<b>18169</b>	<b>30888</b>	<b>618</b>	<b>618</b>	<b>24</b>	<b>1878</b>	<b>3088</b>	<b>878</b>	<b>1448</b>	<b>14794</b>	<b>4673</b>	<b>8</b>	<b>326</b>	<b>662</b>	<b>326</b>	<b>662</b>	<b>326</b>	<b>662</b>
Claims Paid (Indirect)																																						
Life Ins	1387	2009	274	540	138	267	65	128	32	63	10	19	2	4	1	2	1	2	1	2	1	2	1	2	1	2	1	2	1	2	1	2	1	2	1	2		
Guarantee Ins	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	0	0	0	0	0	0	0	0		
Re-insurance of 100% and 100% at the end of the period (net)	467	467	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	
Re-insurance of 100% and 100% at the beginning of the period (net)	264	264	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132		

Note:  
 a) Claimed But Not Reported (CBNR), incurred but not enough reported (IBNR) claims should be included in the amount for outstanding claims.  
 b) Claims include specific claims settlement cost but not expenses of management.  
 c) The re-insurance fees, legal and other expenses shall also form part of claims cost, wherever applicable.  
 d) Claims cost should be adjusted for retention charges when there is a retention ceiling of the reinsurer.  
 e) Separate disclosure to be made for re-insurance sub-portfolio which contribute more than 10 percent of the total gross direct premium.

PARTICULARS	Fire		Marine Cargo		Marine Hull		Total Marine		Motor GD		Motor TP		Total Marine		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public Product Liability		Engineering		Aviation		Crop Insurance		Other segments		Other Workmen's compensation		Total Miscellaneous		Grand Total	
	For the year ended on 30.09.2021	Up to the year ended on 30.09.2021	For the year ended on 30.09.2021	Up to the year ended on 30.09.2021	For the year ended on 30.09.2021	Up to the year ended on 30.09.2021	For the year ended on 30.09.2021	Up to the year ended on 30.09.2021	For the year ended on 30.09.2021	Up to the year ended on 30.09.2021	For the year ended on 30.09.2021	Up to the year ended on 30.09.2021	For the year ended on 30.09.2021	Up to the year ended on 30.09.2021	For the year ended on 30.09.2021	Up to the year ended on 30.09.2021	For the year ended on 30.09.2021	Up to the year ended on 30.09.2021	For the year ended on 30.09.2021	Up to the year ended on 30.09.2021	For the year ended on 30.09.2021	Up to the year ended on 30.09.2021	For the year ended on 30.09.2021	Up to the year ended on 30.09.2021	For the year ended on 30.09.2021	Up to the year ended on 30.09.2021	For the year ended on 30.09.2021	Up to the year ended on 30.09.2021	For the year ended on 30.09.2021	Up to the year ended on 30.09.2021	For the year ended on 30.09.2021	Up to the year ended on 30.09.2021	For the year ended on 30.09.2021	Up to the year ended on 30.09.2021	For the year ended on 30.09.2021	Up to the year ended on 30.09.2021				
Claims Paid (Direct)	1188	2009	207	338	18	23	215	402	2883	4490	4394	8118	16112	14989	18794	1382	2013	0	0	11780	23062	232	349	54	127	263	526	212	208	10584	14482	0	0	388	712	38894	51188	38998	114168	
Add - Re-insurance accepted to direct claims	728	138	10	18	42	14	42	14	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	0	0		
Less - Re-insurance Ceded to reinsurer	424	858	213	108	9	18	213	108	244	203	244	448	1048	1048	1048	1048	1048	1048	1048	1048	1048	1048	1048	1048	1048	1048	1048	1048	1048	1048	1048	1048	1048	1048	1048	1048	1048	1048		
<b>Net Claims Paid</b>	<b>1492</b>	<b>1289</b>	<b>95</b>	<b>248</b>	<b>50</b>	<b>19</b>	<b>95</b>	<b>184</b>	<b>2439</b>	<b>4287</b>	<b>4150</b>	<b>8170</b>	<b>15664</b>	<b>14941</b>	<b>17746</b>	<b>1382</b>	<b>965</b>	<b>0</b>	<b>0</b>	<b>10632</b>	<b>21514</b>	<b>232</b>	<b>349</b>	<b>54</b>	<b>127</b>	<b>263</b>	<b>526</b>	<b>212</b>	<b>208</b>	<b>10584</b>	<b>14482</b>	<b>0</b>	<b>0</b>	<b>388</b>	<b>712</b>	<b>38894</b>	<b>51188</b>	<b>38998</b>	<b>114168</b>	
Add Claims Outstanding at the end of the year	20474	20474	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047		
Less Claims Outstanding at the beginning of the year	20474	20474	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047	2047		
<b>Net Incurred Claims</b>	<b>7918</b>	<b>3511</b>	<b>308</b>	<b>467</b>	<b>104</b>	<b>31</b>	<b>142</b>	<b>791</b>	<b>2391</b>	<b>4132</b>	<b>4132</b>	<b>14918</b>	<b>13118</b>	<b>18847</b>	<b>14411</b>	<b>2049</b>	<b>824</b>	<b>1118</b>	<b>0</b>	<b>0</b>	<b>17287</b>	<b>20382</b>	<b>241</b>	<b>618</b>	<b>1463</b>	<b>818</b>	<b>927</b>	<b>1182</b>	<b>426</b>	<b>2187</b>	<b>66</b>	<b>2447</b>	<b>0</b>	<b>0</b>	<b>7247</b>	<b>18114</b>	<b>20493</b>	<b>48182</b>	<b>31887</b>	<b>138428</b>
Claims Paid (Indirect)																																								
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Guarantee Ins	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	0	0	0	0	0	0	0	0	0			
Re-insurance of 100% and 100% at the end of the period (net)	467	467	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238		
Re-insurance of 100% and 100% at the beginning of the period (net)	264	264	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132		

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