

FORM NI -5 - CLAIMS SCHEDULF (Amount in Rs. Lakhs)																																-	1	
Particulars	FI	RE	Marin	e Cargo	Marin	e Hull	Total N	<u> </u>	Moto	r OD	Moto	ir TP	Total	Motor	He	alth	Personal	Accident	Travel 1	nsurance	<u>Total I</u>	Health	Work Compensation Liab	/ Employer's	Public/ Proc	luct Liability	Engin	eering	Other Misc	ellaneous	Total Misc	ellaneous	Grand Total	Grand Total
	For the Quarter Oct - Dec.21	Up to the quarter Dec.21	For the Quarter Oct - Dec.21	Up to the quarter Dec.21	For the Quarter Oct - Dec.21	Up to the quarter Dec.21	For the Quarter Oct - Dec.21	Up to the quarter Dec.21	For the Quarter Oct - Dec.21	Up to the quarter Dec.21	For the Quarter Oct - Dec.21	Up to the quarter Dec.21	For the Quarter Oct - Dec.21	Up to the quarter Dec.21	For the Quarter Oct - Dec.21	Up to the quarter Dec.21	For the Quarter Oct - Dec.21	Up to the quarter Dec.21	For the Quarter Oct - Dec.21	Up to the quarter Dec.21	For the Quarter Oct - Dec.21	Up to the quarter Dec.21	For the Quarter Oct - Dec.21	Up to the quarter Dec.21	For the Quarter Oct - Dec.21	Up to the quarter Dec.21	For the Quarter Oct - Dec.21	Up to the quarter Dec.21	For the Quarter Oct - Dec.21	Up to the quarter Dec.21	For the Quarter Oct - Dec.21	Up to the quarter Dec.21	For the Quarter Oct - Dec.21	Up to the quarter Dec.21
Jaims Paid (Direct)	2 801	7 634	987	1 970			982	1 970	21 835	58 148	9.806	23 105	31.640	81 253	7 990	26 410	648	1 597	16	25	8 654	28.032	46	76	10	59	907	1 501	77	3 303	41 334	1 14 224	45 117	1 23 829
dd :Re-insurance accepted to direct claims	182	950	1	1			1	1								-	16	167			16	167		-		-	5	224		53	21	445	204	1.395
ess : Re-insurance Ceded to claims naid	1.951	6.223	357	817			357	817	5.454	14,475	506	1.155	5,959	15.630	1.054	4,479	75	349	1	1	1.140	4.830	2	4	0	23	784	1.419	37	2.302	7.923	24,209	10.231	31.248
Net Claim Paid	1.032	2.361	626	1.155			626	1.155	16.381	43,673	9.300	21.950	25,681	65.623	6.927	21.931	588	1.416	15	23	7,530	23.370	- 44	72	9	36	129	306	40	1.054	33,433	90,460	35.090	93,977
Add Claims Outstanding at the end of the year	3,390	3,390	1,613	1,613			1,613	1,613	13,938	13,938	4,10,673	4,10,673	4,24,611	4,24,611	7,901	7,901	2,569	2,569	141	141	10,611	10,611	411	411	77	77	951	951	3,878	3,878	4,40,539	4,40,539	4,45,542	4,45,542
ess Claims Outstanding at the beginning of the year	4,355	4,530	1,717	1,485	2	2	1,719	1,487	13,254	11,628	3,98,640	3,65,866	4,11,894	3,77,494	8,117	7,255	2,518	2,465	142	141	10,777	9,860	428	409	74	113	1,117	923	3,907	4,945	4,28,197	3,93,745	4,34,272	3,99,762
Net Incurred Claims	66	1.222	521	1.283	(2)	(2)	519	1,281	17.065	45.983	21.333	66.757	38.398	1.12.740	6.710	22,577	640	1,521	14	23	7.364	24.121	27	74	12	(1)	(37)	334	11	(13)	45,775	1.37.255	46,360	1.39.757
laims Paid (Direct)																																		
In India	2.801	7.634	982	1.970			982	1.970	21.835	58,148	9,806	23,105	31.640	81.253	7.990	26,410	648	1,597	16	25	8.654	28.032	46	76	10	59	907	1.501	77	3,303	41.334	1.14.224	45,117	1.23.829
Outside India																																		
Estimates of IBNR and IBNER at the end of	473	473	281	281	0	0	281	281	3810	3810	273868	273868	277677	277677	4986	4986	1573	1573	140	140	6700	6700	85	85	27	27	230	23	3643	3643	288363	288363	289117	289117
Estimates of IBNR and IBNER at the	473	455	279	279	2	2	281	281	3742	4094	266588	241922	270331	246007	4894	4866	1420	1360	140	140	0 6454	6367	85	85	27	27	230	22	2 3643	4596	280771	257304	281525	258040

Notice:

A Tournel But Ret Receptored (BBRE), Normed but not enough reported (BBRE) claims should be included in the amount for outstanding claims.

3) Claims includes specific claims settlement cost but not expenses of management.

4) The anneyer feet, paid and other penses call has often part of claims, versioner applicable.

4) Claims cost should be adjusted for estimated salvage value if there is a sufficient creating of its relatation.

5) Expenses disclaims the breadth for application common flow its relatation.

(Amount in Rs. Laidhs) Particulars	FIRE		Marine Cargo		: Cargo Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		<u>Total Health</u>		Workmen's Compensation/Employer's liability		Public/ Product Lia		Engin	Engineering		ellaneous	ous <u>Total Miscellaneous</u>		Grand Total	otal Grand To	
	For the Quarter Oct - Dec. 20	Up to the quarter Dec.20	For the Quarter Oct - Dec.20	Up to the quarter Dec.20	For the Quarter Oct - Dec.20	Up to the quarter Dec.20	For the Quarter Oct - Dec.20	Up to the quarter Dec.20	For the Quarter Oct - Dec.20	Up to the quarter Dec.20	For the Quarter Oct - Dec.20	Up to the quarter Dec.20	For the Quarter Oct - Dec.20	Up to the quarter Dec.20	For the Quarter Oct - Dec.20	Up to the quarter Dec.20	For the Quarter Oct - Dec.20	Up to the quarter Dec.20	For the Quarter Oct - Dec.20	Up to the quarter Dec.20	For the Quarter Oct - Dec.20	Up to the quarter Dec.20	For the Quarter Oct - Dec.20	Up to the quarter Dec.20	For the Quarter Oct - Dec.20	Up to the quarter Dec.20	For the Quarter Oct - Dec.20	Up to the quarter Dec.20	For the Quarter Oct - Dec.20	Up to the quarter Dec.20	For the Quarter Oct - Dec.20	Up to the quarter Dec. 20	For the Quarter Oct - Dec.20	Up to t quarte Dec.2	
	2.020	F 0C4	(8)	1.404			C03	1.404	71 954	EN 930	5.000	44.224	20.003		0.200	15 724	420				0.70	16 974								22.400	26.616	1.02.741			
aims Paid (Direct)	2.020	5.964	683	1.484			683	1.484	21.854	50.839	5,068	11.371	26,922	62.210	8.268	15.724	470	1.108	29	43	8,768	16.874	32	42	7	22	676	1.493	211	22.100	36.616	1.02.741	39.319	1.10	
d :Re-insurance accepted to direct claims	3.067	863 E 490	3	- 3			3	3	E EE7				5.821	12 222	1 696	1007		152				152					49	56	29	45	7 374	33.268	9,795	- 2	
ss :Re-insurance Ceded to claims paid et Claim Paid	2,007	1.338	322	734	-		333	703	16.297	12.748 38.091	4.804	10.797	21.101	40 000	6.582	12.741	429	1.099			7.039	13.881					932	1.30	1.066	6.733	29,315	69.725	30,234		
dd Claims Outstanding at the end of the year	4,127	4,127	1,548	1,548	2	2	1,550	1,550	15,728	15,728	3,50,367	3,50,367	3,66,094	3,66,094	7,944	7,944	2,713	2,713	162	162	10,819	10,819	456	456	128	128	856	856	4,799	4,799	3,83,153	3,83,153	3,88,830	3,88	
ss Claims Outstanding at the beginning of the sar	4,106	3,014	1,671	1,624	2	2	1,673	1,626	16,890	11,417	3,32,818	2,99,128	3,49,708	3,10,545	8,531	5,545	2,539	2,320	197	175	11,267	8,040	457	419	110	98	812	642	3,076	12,050	3,65,431	3,31,795	3,71,210	3,36	
et Incurred Claims	608	2.452	209	648			209	648	15.135	42,401	22.353	62.036	37.488	1.04.437	5,995	15,140	603	1.493	(7)	27	6,592	16.660	29	76	24	51	116	377	2.788	(517)	47.037	1.21.083	47.854	1.24	
laims Paid (Direct)																																			
n India	2.020	5.964	683	1,484			683	1.484	21.854	50.839	5.068	11.371	37,488	1.04.437	8.268	15.724	470	1.108	29	43	8,768	16.874	32	42	7	22	676	1.493	211	22,100	47.181	1.44.968	49,885	1.52	
utside India																																			
stimates of IBNR and IBNER at the end of	453	453	279	279	2	2	281	281	3,879	3,879	2,33,270	2,33,270	2,37,149	2,37,149	4,457	4,457	1,392	1,392	144	144	5,993	5,993	77	77	42	42	208	208	4,472	4,472	2,47,941	2,47,941	2,48,675	2,48	
stimates of IBNR and IBNER at the	431	325	277	267	2	2	279	269	4,951	2,840	2,21,444	1,91,931	2,26,395	1,94,770	4,771	3,214	1,392	1,207	142	122	6,305	4,543	78	64	41	32	208	188	2,732	11,702	2,35,760	2,11,299	2,36,469	2,11	

Note:
3 is Record that the Reported (1989), income that not enough regarded (1984) claims should be included in the amount for auditanding claims.
5 Claims includes specific claims settlement cost but not expressed of management.
6 The surveyor few. Size paid not offer expresses and all all softems part of claims cost, whetherer applicable.
6 Claims cost should be adjusted the restinant claimspec should be firm in a sufficient creativity of its realization.
6 Specials disclaims to be made for suppressive-inspective short conflictions more than 10 provided or the total gross direct premium.