

**NATIONAL INSURANCE COMPANY LIMITED**

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

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	For the quarter ended 30th Sept 2022	Up to the quarter ended 30th Sept 2022	For the quarter ended 30th Sept 2022	Up to the quarter ended 30th Sept 2022	For the quarter ended 30th Sept 2022	Up to the quarter ended 30th Sept 2022	For the quarter ended 30th Sept 2022	Up to the quarter ended 30th Sept 2022	For the quarter ended 30th Sept 2022	Up to the quarter ended 30th Sept 2022	For the quarter ended 30th Sept 2022	Up to the quarter ended 30th Sept 2022	For the quarter ended 30th Sept 2022	Up to the quarter ended 30th Sept 2022
Claims Paid (Direct)	26,125.87	38,978.30	1,557.61	2,721.52	1,608.47	4,816.25	3,166.08	7,537.77	44,295.82	82,661.59	86,957.70	1,59,262.93	1,31,253.53	2,41,924.52
Add :Re-insurance accepted to direct claims	776.04	2,516.21	36.86	69.90	204.03	226.70	240.89	296.60	40.15	41.34	10.94	20.38	51.09	61.71
Less :Re-insurance Ceded to claims paid	5,942.11	8,229.46	228.99	1,843.54	209.53	2,301.11	438.52	4,144.65	2,633.71	5,066.09	10,077.73	18,334.42	12,711.45	23,400.51
<b>Net Claim Paid</b>	<b>20,959.80</b>	<b>33,265.05</b>	<b>1,365.48</b>	<b>947.87</b>	<b>1,602.97</b>	<b>2,741.85</b>	<b>2,968.45</b>	<b>3,689.72</b>	<b>41,702.26</b>	<b>77,636.84</b>	<b>76,890.91</b>	<b>1,40,948.88</b>	<b>1,18,593.17</b>	<b>2,18,585.72</b>
Add Claims Outstanding at the end of the year	(17,574.40)	1,32,756.35	1,187.47	11,017.80	(1,622.89)	9,819.54	(435.42)	20,837.34	(4,943.78)	47,735.93	(4,302.76)	15,46,749.08	(9,246.54)	15,94,485.01
Less Claims Outstanding at the beginning of the year	-	1,54,717.39	-	10,675.20	-	14,530.94	-	25,206.14	0.00	41,447.16	0.00	15,39,761.17	0.00	15,81,208.33
<b>Net Incurred Claims</b>	<b>3,385.40</b>	<b>11,304.01</b>	<b>2,552.95</b>	<b>1,290.47</b>	<b>(19.92)</b>	<b>(1,969.55)</b>	<b>2,533.03</b>	<b>(679.09)</b>	<b>36,758.48</b>	<b>83,925.60</b>	<b>72,588.14</b>	<b>1,47,936.80</b>	<b>1,09,346.62</b>	<b>2,31,862.40</b>
<b>Claims Paid (Direct)</b>														
<b>-In India</b>	24,962.82	37,216.70	1,347.17	2,441.60	1,608.47	4,816.25	2,955.65	7,257.85	44,196.98	82,485.38	86,845.59	1,59,093.62	1,31,042.57	2,41,579.00
<b>-Outside India</b>	1,163.05	1,761.60	210.44	279.92	-	-	210.44	279.92	98.84	176.21	112.12	169.30	210.96	345.52
<b>Estimates of IBNR and IBNER at the end of the period (net)</b>	(332.88)	9,010.67	119.14	1,537.68	273.26	2,358.90	392.40	3,896.58	(358.32)	8,852.39	(3,870.46)	8,38,739.67	(4,228.79)	8,47,592.06
<b>Estimates of IBNR and IBNER at the beginning of the period (net)</b>	-	7,599.97	-	1,601.48	-	2,560.41	-	4,161.89	-	8,610.03	-	8,31,143.20	-	8,39,753.23

**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, wherever applicable.
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realization.
- Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

**(Amount in Rs. Lakhs)**

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	For the quarter ended 30th Sept 2021	Up to the quarter ended 30th Sept 2021	For the quarter ended 30th Sept 2021	Up to the quarter ended 30th Sept 2021	For the quarter ended 30th Sept 2021	Up to the quarter ended 30th Sept 2021	For the quarter ended 30th Sept 2021	Up to the quarter ended 30th Sept 2021	For the quarter ended 30th Sept 2021	Up to the quarter ended 30th Sept 2021	For the quarter ended 30th Sept 2021	Up to the quarter ended 30th Sept 2021	For the quarter ended 30th Sept 2021	Up to the quarter ended 30th Sept 2021
Claims Paid (Direct)	11,437.41	19,968.11	1,933.27	2,835.07	260.70	3,113.34	2,193.97	5,948.41	38,464.56	57,662.81	58,820.55	91,425.51	97,285.11	1,49,088.31
Add :Re-insurance accepted to direct claims	2,054.35	4,050.20	69.93	71.10	271.38	323.73	341.31	394.83	-	-	1.11	1.11	1.11	1.11
Less :Re-insurance Ceded to claims paid	2,394.99	(7,983.30)	247.10	270.53	188.66	1,993.28	435.76	2,263.81	3,036.84	4,917.89	7,052.92	10,580.30	10,089.76	15,498.19
<b>Net Claim Paid</b>	<b>11,096.77</b>	<b>32,001.61</b>	<b>1,756.10</b>	<b>2,635.65</b>	<b>343.42</b>	<b>1,443.78</b>	<b>2,099.52</b>	<b>4,079.43</b>	<b>35,427.71</b>	<b>52,744.92</b>	<b>51,768.74</b>	<b>80,846.31</b>	<b>87,196.45</b>	<b>1,33,591.22</b>
Add Claims Outstanding at the end of the year	1,45,082.75	1,45,082.75	10,434.03	10,434.03	12,768.24	12,768.24	23,202.27	23,202.27	48,722.23	48,722.23	15,19,522.57	15,19,522.57	15,68,244.80	15,68,244.80
Less Claims Outstanding at the beginning of the year	1,43,728.43	1,30,971.29	7,711.38	6,935.67	11,360.50	13,421.69	19,071.88	20,357.36	49,010.38	41,577.06	15,03,630.81	14,77,225.94	15,52,641.19	15,18,803.00
<b>Net Incurred Claims</b>	<b>12,451.08</b>	<b>46,113.07</b>	<b>4,478.75</b>	<b>6,134.01</b>	<b>1,751.16</b>	<b>790.34</b>	<b>6,229.91</b>	<b>6,924.34</b>	<b>35,139.56</b>	<b>59,890.08</b>	<b>67,660.50</b>	<b>1,23,142.94</b>	<b>1,02,800.06</b>	<b>1,83,033.02</b>
<b>Claims Paid (Direct)</b>														
<b>-In India</b>	11,263.34	19,704.29	1,668.73	2,477.94	260.70	3,113.34	1,929.43	5,591.27	38,197.86	57,518.23	58,947.12	91,335.95	97,144.99	1,48,854.18
<b>-Outside India</b>	174.07	263.82	264.54	357.13	-	-	264.54	357.13	266.69	144.58	(126.57)	89.56	140.12	234.13
<b>Estimates of IBNR and IBNER at the end of the period (net)</b>	3,923.23	3,923.23	1,616.25	1,616.25	1,714.05	1,714.05	3,330.31	3,330.31	9,071.25	9,071.25	8,51,359.84	8,51,359.84	8,60,431.10	8,60,431.10
<b>Estimates of IBNR and IBNER at the beginning of the period (net)</b>	4,141.94	3,545.44	1,569.68	1,736.96	2,113.07	2,401.38	3,682.74	4,138.34	6,921.80	9,697.41	8,49,720.76	8,17,321.12	8,56,642.57	8,27,018.54

**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, wherever applicable.
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realization.
- Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

**NATIONAL INSURA**

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

Particulars	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation /		Public/ Product Liability		Engineering	
	For the quarter ended 30th Sept 2022	Up to the quarter ended 30th Sept 2022	For the quarter ended 30th Sept 2022	Up to the quarter ended 30th Sept 2022	For the quarter ended 30th Sept 2022	Up to the quarter ended 30th Sept 2022	For the quarter ended 30th Sept 2022	Up to the quarter ended 30th Sept 2022	For the quarter ended 30th Sept 2022	Up to the quarter ended 30th Sept 2022	For the quarter ended 30th Sept 2022	Up to the quarter ended 30th Sept 2022	For the quarter ended 30th Sept 2022	Up to the quarter ended 30th Sept 2022
Claims Paid (Direct)	1,50,469.23	2,93,917.13	5,419.41	9,753.46	-	-	1,55,888.64	3,03,670.59	537.44	1,032.30	222.59	344.32	3,057.98	5,274.97
Add :Re-insurance accepted to direct claims	18,698.36	18,698.36	-	-	-	-	18,698.36	18,698.36	-	-	-	-	48.10	119.02
Less :Re-insurance Ceded to claims paid	11,981.17	25,572.79	272.83	511.02	-	-	12,253.99	26,083.82	31.81	62.78	52.92	90.83	1,077.29	1,220.17
<b>Net Claim Paid</b>	<b>1,57,186.43</b>	<b>2,87,042.70</b>	<b>5,146.59</b>	<b>9,242.44</b>	<b>-</b>	<b>-</b>	<b>1,62,333.01</b>	<b>2,96,285.14</b>	<b>505.63</b>	<b>969.53</b>	<b>169.67</b>	<b>253.49</b>	<b>2,028.78</b>	<b>4,173.82</b>
Add Claims Outstanding at the end of the year	17,352.40	1,32,078.35	8,489.36	44,737.09	-	-	25,841.76	1,76,815.44	(53.09)	4,720.87	1.23	4,377.62	(2,399.13)	21,983.96
Less Claims Outstanding at the beginning of the year	-	1,12,788.08	-	36,722.32	-	-	-	1,49,510.40	-	5,244.89	-	4,708.86	-	23,553.31
<b>Net Incurred Claims</b>	<b>1,74,538.83</b>	<b>3,06,332.97</b>	<b>13,635.95</b>	<b>17,257.21</b>	<b>-</b>	<b>-</b>	<b>1,88,174.77</b>	<b>3,23,590.18</b>	<b>452.54</b>	<b>445.51</b>	<b>170.90</b>	<b>(77.75)</b>	<b>(370.35)</b>	<b>2,604.48</b>
<b>Claims Paid (Direct)</b>														
<b>-In India</b>	1,50,359.23	2,93,356.81	5,419.41	9,753.46	-	-	1,55,778.65	3,03,110.27	514.17	1,004.04	222.59	343.12	2,668.14	4,629.68
<b>-Outside India</b>	110.00	560.32	-	-	-	-	110.00	560.32	23.27	28.27	(0.00)	1.20	389.83	645.30
<b>Estimates of IBNR and IBNER at the end of the period (net)</b>	11,085.02	44,612.92	8,449.26	34,847.96	-	-	19,534.28	79,460.87	27.28	2,104.79	(87.21)	1,575.03	(41.48)	1,417.59
<b>Estimates of IBNR and IBNER at the beginning of the period (net)</b>	-	35,984.89	-	26,702.79	-	-	-	62,687.67	-	2,446.82	-	1,434.57	-	1,693.95

(Amount in Rs. Lakhs)

Particulars	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation /		Public/ Product Liability		Engineering	
	For the quarter ended 30th Sept 2021	Up to the quarter ended 30th Sept 2021	For the quarter ended 30th Sept 2021	Up to the quarter ended 30th Sept 2021	For the quarter ended 30th Sept 2021	Up to the quarter ended 30th Sept 2021	For the quarter ended 30th Sept 2021	Up to the quarter ended 30th Sept 2021	For the quarter ended 30th Sept 2021	Up to the quarter ended 30th Sept 2021	For the quarter ended 30th Sept 2021	Up to the quarter ended 30th Sept 2021	For the quarter ended 30th Sept 2021	Up to the quarter ended 30th Sept 2021
Claims Paid (Direct)	3,40,502.81	3,40,502.81	5,700.78	9,191.37	-	-	3,46,203.59	3,49,694.19	225.87	312.16	58.02	667.70	2,444.96	4,452.72
Add :Re-insurance accepted to direct claims	3,235.95	3,235.95	-	-	-	-	3,235.95	3,235.95	0.30	190.16	-	-	46.41	101.69
Less :Re-insurance Ceded to claims paid	27,228.99	27,228.99	381.77	687.86	-	-	27,610.76	27,916.85	12.71	18.60	2.79	62.26	920.49	1,893.06
<b>Net Claim Paid</b>	<b>3,16,509.78</b>	<b>3,16,509.78</b>	<b>5,319.01</b>	<b>8,503.52</b>	<b>-</b>	<b>-</b>	<b>3,21,828.78</b>	<b>3,25,013.29</b>	<b>213.46</b>	<b>483.72</b>	<b>55.23</b>	<b>605.44</b>	<b>1,570.88</b>	<b>2,661.34</b>
Add Claims Outstanding at the end of the year	1,51,835.82	1,51,835.82	32,228.24	32,228.24	-	-	1,84,064.06	1,84,064.06	4,873.14	4,873.14	5,009.82	5,009.82	26,523.94	26,523.94
Less Claims Outstanding at the beginning of the year	92,019.24	92,019.24	22,798.76	22,300.60	-	-	1,14,818.00	1,14,319.84	4,784.94	4,966.71	5,559.25	5,581.53	27,524.03	29,235.87
<b>Net Incurred Claims</b>	<b>3,76,326.35</b>	<b>3,76,326.35</b>	<b>14,748.49</b>	<b>18,431.15</b>	<b>-</b>	<b>-</b>	<b>3,91,074.84</b>	<b>3,94,757.51</b>	<b>301.66</b>	<b>390.16</b>	<b>(494.20)</b>	<b>33.72</b>	<b>570.79</b>	<b>(50.59)</b>
<b>Claims Paid (Direct)</b>														
<b>-In India</b>	1,47,157.52	1,47,157.52	5,700.78	9,191.37	-	-	1,52,858.30	1,56,348.89	174.61	260.90	57.14	666.66	2,377.73	4,267.81
<b>-Outside India</b>	71.23	71.23	-	-	-	-	71.23	71.23	51.26	51.26	0.88	1.04	67.22	184.90
<b>Estimates of IBNR and IBNER at the end of the period (net)</b>	58,265.51	58,265.51	24,887.14	24,887.14	-	-	83,152.65	83,152.65	2,244.73	2,244.73	1,568.52	1,568.52	1,830.20	1,830.20
<b>Estimates of IBNR and IBNER at the beginning of the period (net)</b>	38,012.81	38,012.81	16,436.23	14,709.58	-	-	52,722.39	52,722.39	2,251.24	2,345.23	1,517.20	1,279.40	1,862.86	2,227.15

**NATIONAL INSURA**

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

Particulars	Aviation		Crop Insurance		Other segments <sup>(b)</sup>		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	For the quarter ended 30th Sept 2022	Up to the quarter ended 30th Sept 2022	For the quarter ended 30th Sept 2022	Up to the quarter ended 30th Sept 2022	For the quarter ended 30th Sept 2022	Up to the quarter ended 30th Sept 2022	For the quarter ended 30th Sept 2022	Up to the quarter ended 30th Sept 2022	For the quarter ended 30th Sept 2022	Up to the quarter ended 30th Sept 2022	For the quarter ended 30th Sept 2022	Up to the quarter ended 30th Sept 2022
Claims Paid (Direct)	1,074.89	2,063.15	3,953.09	6,967.82	-	-	4,944.50	6,591.96	3,00,932.67	5,67,869.63	3,30,224.62	6,14,385.71
Add :Re-insurance accepted to direct claims	1,778.38	5,242.87	-	-	-	-	132.61	516.12	20,708.53	24,638.08	21,725.46	27,450.89
Less :Re-insurance Ceded to claims paid	958.06	1,279.89	(470.91)	5,023.22	-	-	438.39	(432.97)	27,053.01	56,728.24	33,433.64	69,102.34
<b>Net Claim Paid</b>	<b>1,895.21</b>	<b>6,026.13</b>	<b>4,424.00</b>	<b>1,944.60</b>	<b>-</b>	<b>-</b>	<b>4,638.72</b>	<b>7,541.05</b>	<b>2,94,588.19</b>	<b>5,35,779.48</b>	<b>3,18,516.44</b>	<b>5,72,734.26</b>
Add Claims Outstanding at the end of the year	1,244.60	17,683.80	(891.61)	9,939.26	-	-	935.84	59,093.81	15,433.07	18,89,099.78	(2,576.75)	20,42,693.46
Less Claims Outstanding at the beginning of the year	-	15,918.67	-	11,620.54	-	-	-	52,368.46	0.00	18,44,133.46	0.00	20,24,056.99
<b>Net Incurred Claims</b>	<b>3,139.81</b>	<b>7,791.26</b>	<b>3,532.39</b>	<b>263.32</b>	<b>-</b>	<b>-</b>	<b>5,574.56</b>	<b>14,266.40</b>	<b>3,10,021.26</b>	<b>5,80,745.80</b>	<b>3,15,939.69</b>	<b>5,91,370.72</b>
<b>Claims Paid (Direct)</b>												
<b>-In India</b>	1,074.89	2,063.15	3,953.09	6,967.82	-	-	4,940.76	6,900.87	3,00,194.87	5,66,597.95	3,28,113.33	6,11,072.50
<b>-Outside India</b>	-	-	-	-	-	-	3.74	(308.91)	737.80	1,271.69	2,111.29	3,313.21
<b>Estimates of IBNR and IBNER at the end of the period (net)</b>	358.64	4,460.34	(1,284.40)	4,901.13	-	-	(331.86)	8,492.57	13,946.46	9,50,004.38	14,005.99	9,62,911.63
<b>Estimates of IBNR and IBNER at the beginning of the period (net)</b>	-	4,756.48	-	6,281.03	-	-	-	10,007.33	-	9,29,061.09	-	9,40,822.94

(Amount in Rs. Lakhs)

Particulars	Aviation		Crop Insurance		Other segments <sup>(e)</sup>		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	For the quarter ended 30th Sept 2021	Up to the quarter ended 30th Sept 2021	For the quarter ended 30th Sept 2021	Up to the quarter ended 30th Sept 2021	For the quarter ended 30th Sept 2021	Up to the quarter ended 30th Sept 2021	For the quarter ended 30th Sept 2021	Up to the quarter ended 30th Sept 2021	For the quarter ended 30th Sept 2021	Up to the quarter ended 30th Sept 2021	For the quarter ended 30th Sept 2021	Up to the quarter ended 30th Sept 2021
Claims Paid (Direct)	149.23	150.30	5,413.79	6,830.99	-	-	3,724.35	6,017.88	4,55,504.92	5,17,214.25	4,69,136.30	5,43,130.77
Add :Re-insurance accepted to direct claims	1,406.71	2,299.04	-	-	-	-	26.65	128.32	4,717.13	5,956.28	7,112.79	10,401.31
Less :Re-insurance Ceded to claims paid	136.17	136.22	3,259.60	3,851.82	-	-	290.72	(149.35)	42,323.00	49,227.66	45,153.75	43,508.17
<b>Net Claim Paid</b>	<b>1,419.77</b>	<b>2,313.13</b>	<b>2,154.19</b>	<b>2,979.17</b>	<b>-</b>	<b>-</b>	<b>3,460.28</b>	<b>6,295.55</b>	<b>4,17,899.06</b>	<b>4,73,942.87</b>	<b>4,31,095.34</b>	<b>5,10,023.92</b>
Add Claims Outstanding at the end of the year	13,902.14	13,902.14	1,02,670.84	1,02,670.84	-	-	46,684.60	46,684.60	19,51,973.34	19,51,973.34	21,20,258.36	21,20,258.36
Less Claims Outstanding at the beginning of the year	14,047.76	13,015.64	97,282.64	1,02,908.98	-	-	47,223.82	44,039.20	18,32,870.78	18,32,870.78	19,84,199.43	19,84,199.43
<b>Net Incurred Claims</b>	<b>1,274.16</b>	<b>3,199.63</b>	<b>7,542.39</b>	<b>2,741.03</b>	<b>-</b>	<b>-</b>	<b>2,921.06</b>	<b>8,940.95</b>	<b>5,37,001.62</b>	<b>5,93,045.43</b>	<b>5,67,154.27</b>	<b>6,46,082.84</b>
<b>Claims Paid (Direct)</b>												
<b>-In India</b>	149.23	150.30	6,837.77	6,830.99	-	-	3,604.14	5,824.94	2,63,203.91	3,23,204.68	2,76,396.68	3,48,500.24
<b>-Outside India</b>	-	-	-	-	-	-	120.21	192.94	450.92	735.51	889.54	1,356.46
<b>Estimates of IBNR and IBNER at the end of the period (net)</b>	3,347.03	3,347.03	9,415.58	9,415.58	-	-	17,473.07	17,473.07	9,79,462.88	9,79,462.88	9,86,716.42	9,86,716.42
<b>Estimates of IBNR and IBNER at the beginning of the period (net)</b>	3,767.37	2,854.94	5,149.52	10,529.49	-	-	16,294.38	15,609.60	9,40,207.53	9,14,586.74	9,48,032.21	9,22,270.51