

**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 June 30, 2022	Up to the quarter ended June 30, 2022	For the Quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the Quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the Quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the Quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the Quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the Quarter ended June 30, 2022	Up to the quarter ended June 30, 2022
Claims Paid (Direct)	8,431	8,431	6,865	6,865	-	-	6,865	6,865	42,876	42,876	8,322	8,322	51,198	51,198
Add :Re-insurance accepted to direct claims	309	309	-	-	-	-	-	-	-	-	173	173	173	173
Less :Re-insurance Ceded to claims paid	5,405	5,405	503	503	-	-	503	503	10,933	10,933	432	432	11,366	11,366
<b>Net Claim Paid</b>	<b>3,335</b>	<b>3,335</b>	<b>6,361</b>	<b>6,361</b>	<b>-</b>	<b>-</b>	<b>6,361</b>	<b>6,361</b>	<b>31,942</b>	<b>31,942</b>	<b>8,063</b>	<b>8,063</b>	<b>40,005</b>	<b>40,005</b>
Add Claims Outstanding at the end of the year	22,824	22,824	31,720	31,720	1	1	31,721	31,721	29,759	29,759	747,392	747,392	777,151	777,151
Less Claims Outstanding at the beginning of the year	21,473	21,473	29,165	29,165	0	0	29,165	29,165	24,350	24,350	701,611	701,611	725,960	725,960
<b>Net Incurred Claims</b>	<b>4,686</b>	<b>4,686</b>	<b>8,917</b>	<b>8,917</b>	<b>0</b>	<b>0</b>	<b>8,918</b>	<b>8,918</b>	<b>37,352</b>	<b>37,352</b>	<b>53,844</b>	<b>53,844</b>	<b>91,196</b>	<b>91,196</b>
<b>Claims Paid (Direct)</b>														
<b>-In India</b>	<b>8,431</b>	<b>8,431</b>	<b>5,028</b>	<b>5,028</b>	<b>-</b>	<b>-</b>	<b>5,028</b>	<b>5,028</b>	<b>42,876</b>	<b>42,876</b>	<b>8,322</b>	<b>8,322</b>	<b>51,198</b>	<b>51,198</b>
<b>-Outside India</b>	<b>-</b>	<b>-</b>	<b>1,837</b>	<b>1,837</b>	<b>-</b>	<b>-</b>	<b>1,837</b>	<b>1,837</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Estimates of IBNR and IBNER at the end of the period (net)</b>	<b>5,022</b>	<b>5,022</b>	<b>7,898</b>	<b>7,898</b>	<b>1</b>	<b>1</b>	<b>7,898</b>	<b>7,898</b>	<b>11,986</b>	<b>11,986</b>	<b>540,327</b>	<b>540,327</b>	<b>552,313</b>	<b>552,313</b>
<b>Estimates of IBNR and IBNER at the beginning of the period (net)</b>	<b>4,734</b>	<b>4,734</b>	<b>7,614</b>	<b>7,614</b>	<b>-</b>	<b>-</b>	<b>7,614</b>	<b>7,614</b>	<b>10,838</b>	<b>10,838</b>	<b>513,686</b>	<b>513,686</b>	<b>524,524</b>	<b>524,524</b>

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

Particulars	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability	
	For the Quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the Quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the Quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the Quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the Quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the Quarter ended June 30, 2022	Up to the quarter ended June 30, 2022
Claims Paid (Direct)	22,366	22,366	8,422	8,422	1,970	1,970	32,758	32,758	608	608	937	937
Add :Re-insurance accepted to direct claims	1,391	1,391	22	22	-	-	1,413	1,413	-	-	3	3
Less :Re-insurance Ceded to claims paid	1,360	1,360	5,067	5,067	103	103	6,530	6,530	30	30	340	340
<b>Net Claim Paid</b>	22,396	22,396	3,377	3,377	1,867	1,867	27,640	27,640	578	578	599	599
Add Claims Outstanding at the end of the year	33,829	33,829	15,525	15,525	6,771	6,771	56,126	56,126	3,134	3,134	23,921	23,921
Less Claims Outstanding at the beginning of the year	30,752	30,752	11,355	11,355	5,597	5,597	47,703	47,703	2,331	2,331	23,824	23,824
<b>Net Incurred Claims</b>	25,474	25,474	7,548	7,548	3,041	3,041	36,062	36,062	1,381	1,381	695	695
<b>Claims Paid (Direct)</b>												
-In India	22,366	22,366	8,422	8,422	1,348	1,348	32,136	32,136	608	608	536	536
-Outside India	-	-	-	-	622	622	622	622	-	-	401	401
<b>Estimates of IBNR and IBNER at the end of the period (net)</b>	23,465	23,465	9,613	9,613	4,695	4,695	37,772	37,772	1,082	1,082	17,321	17,321
<b>Estimates of IBNR and IBNER at the beginning of the period (net)</b>	22,413	22,413	7,304	7,304	3,814	3,814	33,531	33,531	895	895	16,889	16,889

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

Particulars	Engineering		Aviation		Crop Insurance		Credit <sup>(b)</sup>		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the Quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the Quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the Quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the Quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the Quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the Quarter ended June 30, 2022	Up to the quarter ended June 30, 2022
Claims Paid (Direct)	537	537	-	-	6	6	345	345	954	954	87,342	87,342	102,638	102,638
Add :Re-insurance accepted to direct claims	4	4	-	-	-	-	-	-	-	-	1,592	1,592	1,902	1,902
Less :Re-insurance Ceded to claims paid	443	443	-	-	(1)	(1)	34	34	248	248	18,990	18,990	24,899	24,899
<b>Net Claim Paid</b>	98	98	-	-	7	7	312	312	706	706	69,945	69,945	79,641	79,641
Add Claims Outstanding at the end of the year	1,859	1,859	2	2	2,623	2,623	7,540	7,540	1,387	1,387	873,743	873,743	928,288	928,288
Less Claims Outstanding at the beginning of the year	1,253	1,253	2	2	2,617	2,617	7,669	7,669	1,155	1,155	812,516	812,516	863,153	863,153
<b>Net Incurred Claims</b>	704	704	-	-	12	12	183	183	938	938	131,172	131,172	144,776	144,776
<b>Claims Paid (Direct)</b>														
-In India	537	537	-	-	6	6	345	345	954	954	86,320	86,320	99,778	99,778
-Outside India	-	-	-	-	-	-	-	-	-	-	1,022	1,022	2,859	2,859
<b>Estimates of IBNR and IBNER at the end of the period (net)</b>	805	805	2	2	2,501	2,501	6,490	6,490	768	768	619,053	619,053	631,974	631,974
<b>Estimates of IBNR and IBNER at the beginning of the period (net)</b>	709	709	2	2	2,495	2,495	6,691	6,691	734	734	586,469	586,469	598,816	598,816

(Amount in Rs. Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	For the Quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter ended June 30, 2021	Up to the quarter ended June 30, 2021
Claims Paid (Direct)	5,994	5,994	5,998	5,998	-	-	5,998	5,998	22,373	22,373	4,071	4,071	26,444	26,444
Add :Re-insurance accepted to direct claims	854	854	26	26	-	-	26	26	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	5,204	5,204	1,563	1,563	-	-	1,563	1,563	6,711	6,711	250	250	6,961	6,961
<b>Net Claim Paid</b>	1,644	1,644	4,461	4,461	-	-	4,461	4,461	15,662	15,662	3,821	3,821	19,483	19,483
Add Claims Outstanding at the end of the year	17,274	17,274	23,245	23,245	-	-	23,245	23,245	30,762	30,762	592,656	592,656	623,418	623,418
Less Claims Outstanding at the beginning of the year	12,164	12,164	20,614	20,614	-	-	20,614	20,614	22,113	22,113	550,216	550,216	572,329	572,329
<b>Net Incurred Claims</b>	6,754	6,754	7,092	7,092	-	-	7,092	7,092	24,311	24,311	46,261	46,261	70,572	70,572
<b>Claims Paid (Direct)</b>														
-In India	5,994	5,994	5,740	5,740	-	-	5,740	5,740	22,373	22,373	4,071	4,071	26,444	26,444
-Outside India	-	-	258	258	-	-	258	258	-	-	-	-	-	-
<b>Estimates of IBNR and IBNER at the end of the period (net)</b>	3,703	3,703	6,576	6,576	-	-	6,576	6,576	8,729	8,729	440,791	440,791	449,520	449,520
<b>Estimates of IBNR and IBNER at the beginning of the period (net)</b>	3,480	3,480	6,372	6,372	-	-	6,372	6,372	7,686	7,686	411,113	411,113	418,799	418,799

(Amount in Rs. Lakhs)

Particulars	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's liability		Public/ Product Liability	
	For the Quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter ended June 30, 2021	Up to the quarter ended June 30, 2021
Claims Paid (Direct)	15,425	15,425	1,107	1,107	1,099	1,099	17,631	17,631	307	307	896	896
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	12	12
Less :Re-insurance Ceded to claims paid	1,133	1,133	57	57	55	55	1,245	1,245	16	16	682	682
<b>Net Claim Paid</b>	14,292	14,292	1,050	1,050	1,044	1,044	16,386	16,386	291	291	226	226
Add Claims Outstanding at the end of the year	36,627	36,627	8,301	8,301	4,616	4,616	49,543	49,543	2,486	2,486	24,798	24,798
Less Claims Outstanding at the beginning of the year	24,807	24,807	8,454	8,454	3,872	3,872	37,134	37,134	2,090	2,090	24,110	24,110
<b>Net Incurred Claims</b>	26,111	26,111	897	897	1,787	1,787	28,795	28,795	687	687	914	914
<b>Claims Paid (Direct)</b>												
-In India	15,425	15,425	1,107	1,107	552	552	17,084	17,084	307	307	412	412
-Outside India	-	-	-	-	547	547	547	547	-	-	483	483
<b>Estimates of IBNR and IBNER at the end of the period (net)</b>	23,297	23,297	5,053	5,053	2,657	2,657	31,007	31,007	836	836	16,837	16,837
<b>Estimates of IBNR and IBNER at the beginning of the period (net)</b>	19,356	19,356	5,208	5,208	2,610	2,610	27,174	27,174	785	785	16,383	16,383

(Amount in Rs. Lakhs)

Particulars	Engineering		Aviation		Crop Insurance		Credit <sup>(a)</sup>		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter ended June 30, 2021	Up to the quarter ended June 30, 2021
Claims Paid (Direct)	1,178	1,178	-	-	30	30	219	219	374	374	47,080	47,080	59,071	59,071
Add :Re-insurance accepted to direct claims	0	0	-	-	-	-	-	-	-	-	12	12	893	893
Less :Re-insurance Ceded to claims paid	1,089	1,089	-	-	16	16	24	24	127	127	10,159	10,159	16,927	16,927
<b>Net Claim Paid</b>	<b>90</b>	<b>90</b>	<b>-</b>	<b>-</b>	<b>13</b>	<b>13</b>	<b>196</b>	<b>196</b>	<b>247</b>	<b>247</b>	<b>36,933</b>	<b>36,933</b>	<b>43,037</b>	<b>43,037</b>
Add Claims Outstanding at the end of the year	1,171	1,171	2	2	12,134	12,134	7,170	7,170	843	843	721,565	721,565	762,084	762,084
Less Claims Outstanding at the beginning of the year	914	914	24	24	12,139	12,139	6,525	6,525	950	950	656,214	656,214	688,992	688,992
<b>Net Incurred Claims</b>	<b>346</b>	<b>346</b>	<b>(22)</b>	<b>(22)</b>	<b>9</b>	<b>9</b>	<b>841</b>	<b>841</b>	<b>140</b>	<b>140</b>	<b>102,283</b>	<b>102,283</b>	<b>116,129</b>	<b>116,129</b>
<b>Claims Paid (Direct)</b>														
<b>-In India</b>	<b>1,178</b>	<b>1,178</b>	<b>-</b>	<b>-</b>	<b>30</b>	<b>30</b>	<b>219</b>	<b>219</b>	<b>374</b>	<b>374</b>	<b>46,049</b>	<b>46,049</b>	<b>57,783</b>	<b>57,783</b>
<b>-Outside India</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,030</b>	<b>1,030</b>	<b>1,288</b>	<b>1,288</b>
<b>Estimates of IBNR and IBNER at the end of the period (net)</b>	<b>531</b>	<b>531</b>	<b>2</b>	<b>2</b>	<b>11,995</b>	<b>11,995</b>	<b>6,185</b>	<b>6,185</b>	<b>601</b>	<b>601</b>	<b>517,513</b>	<b>517,513</b>	<b>527,792</b>	<b>527,792</b>
<b>Estimates of IBNR and IBNER at the beginning of the period (net)</b>	<b>528</b>	<b>528</b>	<b>24</b>	<b>24</b>	<b>12,002</b>	<b>12,002</b>	<b>5,480</b>	<b>5,480</b>	<b>622</b>	<b>622</b>	<b>481,797</b>	<b>481,797</b>	<b>491,650</b>	<b>491,650</b>