

**FORM NL-5 - CLAIMS SCHEDULE**

**CLAIMS INCURRED [NET]**

**FIRE**

Particulars	For the quarter ending 30.06.2015	Upto the quarter ending 30.06.2015	For the quarter ending 30.06.2014	Upto the quarter ending 30.06.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid				
Direct claims	971511	971511	852900	852900
Add Claims Outstanding at the end of the year	21011303	21011303	18943362	18943362
Less Claims Outstanding at the beginning of the year	19497603	19497603	16502831	16502831
Gross Incurred Claims	2485211	2485211	3293431	3293431
Add :Re-insurance accepted to direct claims	284451	284451	332826	332826
Less :Re-insurance Ceded to claims paid	1246014	1246014	2620843	2620843
<b>Total Claims Incurred</b>	<b>1523648</b>	<b>1523648</b>	<b>1005414</b>	<b>1005414</b>

**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.*
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.*

**MARINE CARGO**

Particulars	For the quarter ending 30.06.2015	Upto the quarter ending 30.06.2015	For the quarter ending 30.06.2014	Upto the quarter ending 30.06.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid				
Direct claims	208094	208094	239915	239915
Add Claims Outstanding at the end of the year	1988808	1988808	2073849	2073849
Less Claims Outstanding at the beginning of the year	1628460	1628460	2086467	2086467
Gross Incurred Claims	568442	568442	227297	227297
Add :Re-insurance accepted to direct claims	-9109	-9109	2605	2605
Less :Re-insurance Ceded to claims paid	59566	59566	71355	71355
<b>Total Claims Incurred</b>	<b>499767</b>	<b>499767</b>	<b>158547</b>	<b>158547</b>

**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.*
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.*

**MARINE HULL**

Particulars	For the quarter ending 30.06.2015	Upto the quarter ending 30.06.2015	For the quarter ending 30.06.2014	Upto the quarter ending 30.06.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid				
Direct claims	120699	120699	66712	66712
Add Claims Outstanding at the end of the year	5195324	5195324	4480813	4480813
Less Claims Outstanding at the beginning of the year	4951697	4951697	4442249	4442249
Gross Incurred Claims	364326	364326	105276	105276
Add :Re-insurance accepted to direct claims	50738	50738	99808	99808
Less :Re-insurance Ceded to claims paid	310689	310689	83047	83047
<b>Total Claims Incurred</b>	<b>104375</b>	<b>104375</b>	<b>122037</b>	<b>122037</b>

**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.*

d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.

**MARINE TOTAL**

Particulars	For the quarter ending 30.06.2015	Upto the quarter ending 30.06.2015	For the quarter ending 30.06.2014	Upto the quarter ending 30.06.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid				
Direct claims	328793	328793	306627	306627
Add Claims Outstanding at the end of the year	7184132	7184132	6554662	6554662
Less Claims Outstanding at the beginning of the year	6580157	6580157	6528716	6528716
Gross Incurred Claims	932768	932768	332573	332573
Add :Re-insurance accepted to direct claims	41629	41629	102413	102413
Less :Re-insurance Ceded to claims paid	370255	370255	154402	154402
<b>Total Claims Incurred</b>	<b>604142</b>	<b>604142</b>	<b>280584</b>	<b>280584</b>

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.
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.

**MOTOR OD**

Particulars	For the quarter ending 30.06.2015	Upto the quarter ending 30.06.2015	For the quarter ending 30.06.2014	Upto the quarter ending 30.06.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid				
Direct claims	1378240	1378240	1093746	1093746
Add Claims Outstanding at the end of the year	4366138	4366138	4101289	4101289
Less Claims Outstanding at the beginning of the year	3603284	3603284	3610659	3610659
Gross Incurred Claims	2141094	2141094	1584375	1584375
Add :Re-insurance accepted to direct claims	-4985	-4985	139	139
Less :Re-insurance Ceded to claims paid	13734	13734	86625	86625
<b>Total Claims Incurred</b>	<b>2122375</b>	<b>2122375</b>	<b>1497890</b>	<b>1497890</b>

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.
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.

**MOTOR TP NON POOL**

Particulars	For the quarter ending 30.06.2015	Upto the quarter ending 30.06.2015	For the quarter ending 30.06.2014	Upto the quarter ending 30.06.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid				
Direct claims	1705761	1705761	1400368	1400368
Add Claims Outstanding at the end of the year	33479126	33479126	26218902	26218902
Less Claims Outstanding at the beginning of the year	32403654	32403654	23510736	23510736
Gross Incurred Claims	2781233	2781233	4108535	4108535
Add :Re-insurance accepted to direct claims	0	0	0	0
Less :Re-insurance Ceded to claims paid	157966	157966	247019	247019
<b>Total Claims Incurred</b>	<b>2623266</b>	<b>2623266</b>	<b>3861516</b>	<b>3861516</b>

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.
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.

## MOTOR TP POOL

Particulars	For the quarter	Upto the quarter	For the quarter	Upto the quarter
	ending 30.06.2015	ending 30.06.2015	ending 30.06.2014	ending 30.06.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid				
Direct claims	1012251	1012251	1000189	1000189
Add Claims Outstanding at the end of the year	19545225	19545225	23456515	23456515
Less Claims Outstanding at the beginning of the year	19939758	19939758	24386565	24386565
Gross Incurred Claims	617718	617718	70138	70138
Add :Re-insurance accepted to direct claims	0	0	0	0
Less :Re-insurance Ceded to claims paid	0	0	0	0
<b>Total Claims Incurred</b>	<b>617718</b>	<b>617718</b>	<b>70138</b>	<b>70138</b>

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.
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.

## MOTOR TP D.R. POOL

Particulars	For the quarter	Upto the quarter	For the quarter	Upto the quarter
	ending 30.06.2015	ending 30.06.2015	ending 30.06.2014	ending 30.06.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid				
Direct claims	37734	37734	23225	23225
Add Claims Outstanding at the end of the year	5476023	5476023	5269245	5269245
Less Claims Outstanding at the beginning of the year	5294081	5294081	5031502	5031502
Gross Incurred Claims	219676	219676	260968	260968
Add :Re-insurance accepted to direct claims	124976	124976	124976	124976
Less :Re-insurance Ceded to claims paid	195244	195244	211841	211841
<b>Total Claims Incurred</b>	<b>149409</b>	<b>149409</b>	<b>174104</b>	<b>174104</b>

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.
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.

## MOTOR TOTAL

Particulars	For the quarter	Upto the quarter	For the quarter	Upto the quarter
	ending 30.06.2015	ending 30.06.2015	ending 30.06.2014	ending 30.06.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid				
Direct claims	4133986	4133986	3517528	3517528
Add Claims Outstanding at the end of the year	62866512	62866512	59045951	59045951
Less Claims Outstanding at the beginning of the year	61240777	61240777	56539462	56539462
Gross Incurred Claims	5759721	5759721	6024016	6024016
Add :Re-insurance accepted to direct claims	119991	119991	125115	125115
Less :Re-insurance Ceded to claims paid	366944	366944	545484	545484
<b>Total Claims Incurred</b>	<b>5512768</b>	<b>5512768</b>	<b>5603647</b>	<b>5603647</b>

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.
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.

## ENGINEERING

Particulars	For the quarter ending 30.06.2015	Upto the quarter ending 30.06.2015	For the quarter ending 30.06.2014	Upto the quarter ending 30.06.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid				
Direct claims	208133	208133	207621	207621
Add Claims Outstanding at the end of the year	4645010	4645010	3972342	3972342
Less Claims Outstanding at the beginning of the year	4281147	4281147	3593243	3593243
Gross Incurred Claims	571996	571996	586719	586719
Add :Re-insurance accepted to direct claims	105321	105321	84517	84517
Less :Re-insurance Ceded to claims paid	179104	179104	102202	102202
<b>Total Claims Incurred</b>	<b>498212</b>	<b>498212</b>	<b>569033</b>	<b>569033</b>

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.
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.

#### AVIATION

Particulars	For the quarter ending 30.06.2015	Upto the quarter ending 30.06.2015	For the quarter ending 30.06.2014	Upto the quarter ending 30.06.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid				
Direct claims	237364	237364	74944	74944
Add Claims Outstanding at the end of the year	827652	827652	1227029	1227029
Less Claims Outstanding at the beginning of the year	735667	735667	1038477	1038477
Gross Incurred Claims	329349	329349	263494	263494
Add :Re-insurance accepted to direct claims	101722	101722	15484	15484
Less :Re-insurance Ceded to claims paid	211133	211133	217210	217210
<b>Total Claims Incurred</b>	<b>219937</b>	<b>219937</b>	<b>61768</b>	<b>61768</b>

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.
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.

#### WORKMEN'S COMPENSATION

Particulars	For the quarter ending 30.06.2015	Upto the quarter ending 30.06.2015	For the quarter ending 30.06.2014	Upto the quarter ending 30.06.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid				
Direct claims	37914	37914	33582	33582
Add Claims Outstanding at the end of the year	326611	326611	322441	322441
Less Claims Outstanding at the beginning of the year	288054	288054	317693	317693
Gross Incurred Claims	76471	76471	38329	38329
Add :Re-insurance accepted to direct claims	0	0	0	0
Less :Re-insurance Ceded to claims paid	4523	4523	4423	4423
<b>Total Claims Incurred</b>	<b>71948</b>	<b>71948</b>	<b>33905</b>	<b>33905</b>

Notes:

- Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.
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- The surveyor fees, legal and other expenses shall also form part of claims cost.
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.

#### PERSONAL ACCIDENT

Particulars	For the quarter ending 30.06.2015	Upto the quarter ending 30.06.2015	For the quarter ending 30.06.2014	Upto the quarter ending 30.06.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid				

Direct claims	176469	176469	165540	165540
Add Claims Outstanding at the end of the year	904340	904340	954334	954334
Less Claims Outstanding at the beginning of the year	812293	812293	844236	844236
Gross Incurred Claims	268517	268517	275638	275638
Add :Re-insurance accepted to direct claims	587	587	758	758
Less :Re-insurance Ceded to claims paid	201	201	45052	45052
<b>Total Claims Incurred</b>	<b>268903</b>	<b>268903</b>	<b>231344</b>	<b>231344</b>

Notes:

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- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.

#### HEALTH

Particulars	For the quarter ending 30.06.2015	Upto the quarter ending 30.06.2015	For the quarter ending 30.06.2014	Upto the quarter ending 30.06.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid				
Direct claims	5605072	5605072	4821892	4821892
Add Claims Outstanding at the end of the year	3072013	3072013	3393349	3393349
Less Claims Outstanding at the beginning of the year	2851673	2851673	2272145	2272145
Gross Incurred Claims	5825412	5825412	5943096	5943096
Add :Re-insurance accepted to direct claims	-5	-5	10979	10979
Less :Re-insurance Ceded to claims paid	305072	305072	266453	266453
<b>Total Claims Incurred</b>	<b>5520334</b>	<b>5520334</b>	<b>5687622</b>	<b>5687622</b>

Notes:

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- 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.
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.

#### LIABILITY

Particulars	For the quarter ending 30.06.2015	Upto the quarter ending 30.06.2015	For the quarter ending 30.06.2014	Upto the quarter ending 30.06.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid				
Direct claims	7126	7126	9230	9230
Add Claims Outstanding at the end of the year	1158308	1158308	1154829	1154829
Less Claims Outstanding at the beginning of the year	1141021	1141021	1155786	1155786
Gross Incurred Claims	24413	24413	8272	8272
Add :Re-insurance accepted to direct claims	-576	-576	-558	-558
Less :Re-insurance Ceded to claims paid	-2501	-2501	21030	21030
<b>Total Claims Incurred</b>	<b>26339</b>	<b>26339</b>	<b>-13314</b>	<b>-13314</b>

Notes:

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- The surveyor fees, legal and other expenses shall also form part of claims cost.
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.

#### MISCELLANEOUS OTHERS

Particulars	For the quarter ending 30.06.2015	Upto the quarter ending 30.06.2015	For the quarter ending 30.06.2014	Upto the quarter ending 30.06.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid				
Direct claims	292317	292317	209469	209469

Add Claims Outstanding at the end of the year	2685889	2685889	2826921	2826921
Less Claims Outstanding at the beginning of the year	2571119	2571119	2852659	2852659
Gross Incurred Claims	407087	407087	183731	183731
Add :Re-insurance accepted to direct claims	93688	93688	18110	18110
Less :Re-insurance Ceded to claims paid	-24797	-24797	34886	34886
<b>Total Claims Incurred</b>	<b>525572</b>	<b>525572</b>	<b>166955</b>	<b>166955</b>

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.*
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.*

#### MISCELLANEOUS TOTAL

Particulars	For the quarter ending 30.06.2015	Upto the quarter ending 30.06.2015	For the quarter ending 30.06.2014	Upto the quarter ending 30.06.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid				
Direct claims	10698381	10698381	9039805	9039805
Add Claims Outstanding at the end of the year	76486334	76486334	72897196	72897196
Less Claims Outstanding at the beginning of the year	73921750	73921750	68613704	68613704
Gross Incurred Claims	13262966	13262966	13323296	13323296
Add :Re-insurance accepted to direct claims	420728	420728	254406	254406
Less :Re-insurance Ceded to claims paid	1039679	1039679	1236741	1236741
<b>Total Claims Incurred</b>	<b>12644014</b>	<b>12644014</b>	<b>12340961</b>	<b>12340961</b>

Notes:

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- 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.*
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.*

#### TOTAL (ALL CLASSES)

Particulars	For the quarter ending 30.06.2015	Upto the quarter ending 30.06.2015	For the quarter ending 30.06.2014	Upto the quarter ending 30.06.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid				
Direct claims	11998685	11998685	10199331	10199331
Add Claims Outstanding at the end of the year	104681769	104681769	98395220	98395220
Less Claims Outstanding at the beginning of the year	99999510	99999510	91645251	91645251
Gross Incurred Claims	16680945	16680945	16949301	16949301
Add :Re-insurance accepted to direct claims	746808	746808	689644	689644
Less :Re-insurance Ceded to claims paid	2655948	2655948	4011986	4011986
<b>Total Claims Incurred</b>	<b>14771804</b>	<b>14771804</b>	<b>13626959</b>	<b>13626959</b>

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.*
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.*