Kotak Mahindra General Insurance Company Limited

IRDAI Registration No. 152 Dated November 18, 2015

SCHEDULES TO AND FORMING PART OF THE REVENUE ACCOUNTS AND PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED ON AND TO BALANCE SHEET AS AT 31st DECEMBER 2016

FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

Rs '000

For the quarter ended 31st December 2016

Particulars	Fire	Marine	Miscellaneous												Grand Total
			Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others	Miscellaneous Total	
Claims paid:															
Direct claims	-	-	14,744	-	14,744	-	-	3,192	-	-	-	-	-	17,936	17,936
Add : Claims Outstanding at the end of the year	-	-	34,599	64,595	99,194	-	150	3,378	-	-	-	-	-	1,02,723	1,02,723
Less : Claims Outstanding at the beginning of the year	-	-	13,886	28,560	42,445	-	-	2,696	-	-	-	-	-	45,141	45,141
Gross Incurred Claims	**-**		**35,458**	**36,035**	**71,493**		**150**	**3,873**		**-**				**75,517**	**75,517**
Add : Re-insurance accepted to direct claims	11	-	-	(0.8)	(0.8)	-	-	-	-	132	-	-	-	131.2	142.6
Less : Re-insurance Ceded to claims	-	-	737	-	737	-	-	160	-	-	-	-	-	**897**	897
Total Claims Incurred (Net)	**11**	**-**	**34,721**	**36,035**	**70,755**	**-**	**150**	**3,714**	**-**	**132**	**-**	**-**	**-**	**74,751**	**74,763**

Upto the quarter ended 31st December 2016

Particulars	Fire	Marine	Miscellaneous												Grand Total
			Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others	Miscellaneous Total	
Claims paid:															
Direct claims	-	-	21,287	-	21,287	-	-	4,188	-	-	-	-	-	25,475	25,475
Add : Claims Outstanding at the end of the year	-	-	34,599	64,595	99,194	-	150	3,378	-	-	-	-	-	1,02,723	1,02,723
Less : Claims Outstanding at the beginning of the year	-	-	838	1,151	1,989	-	-	12	-	-	-	-	-	2,001	2,001
Gross Incurred Claims	**-**	**-**	**55,048**	**63,444**	**1,18,492**	**-**	**150**	**7,554**	**-**	**-**	**-**	**-**	**-**	**1,26,196**	**1,26,196**
Add : Re-insurance accepted to direct claims	(431)	-	-	(0.8)	(0.8)	-	-	-	-	99	-	-	-	98	(333)
Less : Re-insurance Ceded to claims	-	-	1,064	-	1,064	-	-	209	-	-	-	-	-	1,274	1,274
Total Claims Incurred (Net)	**(431)**	**-**	**53,984**	**63,443**	**1,17,427**	**-**	**150**	**7,344**	**-**	**99**	**-**	**-**	**-**	**1,25,020**	**1,24,590**

For the quarter ended 31st December 2015

Particulars	Fire	Marine	Miscellaneous												Grand Total
			Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others	Miscellaneous Total	
Claims paid:															
Direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-		-
Add : Claims Outstanding at the end of the year	-	-	-	-	-	-	-	-	-	-	-	-	-		-
Less : Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-		-
Gross Incurred Claims	-	-	-	-	-	-	-	-	-	-	-	-	-		-
Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-		-
Less : Re-insurance Ceded to claims	-	-	-	-	-	-	-	-	-	-	-	-	-		-
Total Claims Incurred (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-		-

Upto the quarter ended 31st December 2015

Particulars	Fire	Marine	Miscellaneous												Grand Total
			Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others	Miscellaneous Total	
Claims paid:															
Direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-		-
Add : Claims Outstanding at the end of the year	-	-	-	-	-	-	-	-	-	-	-	-	-		-
Less : Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-		-
Gross Incurred Claims	-	-	-	-	-	-	-	-	-	-	-	-	-		-
Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-		-
Less : Re-insurance Ceded to claims	-	-	-	-	-	-	-	-	-	-	-	-	-		-
Total Claims Incurred (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-		-