

FORM NL-5 - CLAIMS SCHEDULE  
 SWISS REINSURANCE COMPANY LIMITED - INDIA BRANCH  
 IRDAI REGISTRATION NO. FRB/002 DATED 21 DECEMBER, 2016  
 FOR THE HALF-YEAR ENDED ON SEPTEMBER 30, 2021

| Particulars   | LIFE                                       |  | FIRE                                       |  | Marine Cargo                               |  | Marine Hull                                |  | Total Marine                               |  | Motor OD                                   |  | Motor TP                                   |  | Total Motor                                |  |
|---|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
|   | For the half-year ended September 30, 2021 | For the half-year ended September 30, 2021 | For the half-year ended September 30, 2021 | For the half-year ended September 30, 2021 | For the half-year ended September 30, 2021 | For the half-year ended September 30, 2021 | For the half-year ended September 30, 2021 | For the half-year ended September 30, 2021 | For the half-year ended September 30, 2021 | For the half-year ended September 30, 2021 | For the half-year ended September 30, 2021 | For the half-year ended September 30, 2021 | For the half-year ended September 30, 2021 | For the half-year ended September 30, 2021 | For the half-year ended September 30, 2021 | For the half-year ended September 30, 2021 |
| Claims Paid (Direct)  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  |
| Add : Re-insurance accepted to direct claims                            | 38,429                                     | 38,429                                     | 2,464                                      | 2,464                                      | 664  | 664  | 18   | 18   | 682  | 682  | -  | -  | -  | -  | 6,366                                      | 6,366                                      |
| Less: Re-insurance Ceded to claims paid                                 | 19,215                                     | 19,215                                     | 1,232                                      | 1,232                                      | 332  | 332  | 9  | 9  | 341  | 341  | -  | -  | -  | -  | 1,935                                      | 1,935                                      |
| <b>Net Claim Paid</b>   | <b>19,215</b>                              | <b>19,215</b>                              | <b>1,232</b>                               | <b>1,232</b>                               | <b>332</b>                                 | <b>332</b>                                 | <b>9</b>                                   | <b>9</b>                                   | <b>341</b>                                 | <b>341</b>                                 | -  | -  | -  | -  | <b>4,431</b>                               | <b>4,431</b>                               |
| Add Claims Outstanding at the end of the year                           | 137,595                                    | 137,595                                    | 22,683                                     | 22,683                                     | 2,991                                      | 2,991                                      | 624  | 624  | 3,615                                      | 3,615                                      | -  | -  | -  | -  | 39,794                                     | 39,794                                     |
| Less Claims Outstanding at the beginning of the year                    | 86,448                                     | 86,448                                     | 18,311                                     | 18,311                                     | 2,193                                      | 2,193                                      | 623  | 623  | 2,816                                      | 2,816                                      | -  | -  | -  | -  | 37,861                                     | 37,861                                     |
| <b>Net Incurred Claims</b>  | <b>70,361</b>                              | <b>70,361</b>                              | <b>5,604</b>                               | <b>5,604</b>                               | <b>1,130</b>                               | <b>1,130</b>                               | <b>11</b>                                  | <b>11</b>                                  | <b>1,140</b>                               | <b>1,140</b>                               | -  | -  | -  | -  | <b>6,364</b>                               | <b>6,364</b>                               |
| <b>Claims Paid (Direct)</b>   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| <b>-In India</b>  | 38,363                                     | 38,363                                     | 2,464                                      | 2,464                                      | 664  | 664  | 18   | 18   | 682  | 682  | -  | -  | -  | -  | 6,366                                      | 6,366                                      |
| <b>-Outside India</b>   | 66   | 66   | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  |
| <b>Estimates of IBNR and IBNER at the end of the period (net)</b>       | 137,401                                    | 137,401                                    | 8,591                                      | 8,591                                      | 927  | 927  | 307  | 307  | 1,235                                      | 1,235                                      | -  | -  | -  | -  | 35,598                                     | 35,598                                     |
| <b>Estimates of IBNR and IBNER at the beginning of the period (net)</b> | 86,436                                     | 86,436                                     | 8,073                                      | 8,073                                      | 922  | 922  | 521  | 521  | 1,442                                      | 1,442                                      | -  | -  | -  | -  | 34,413                                     | 34,413                                     |

**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   | LIFE                                       |  | FIRE                                       |  | Marine Cargo                               |  | Marine Hull                                |  | Total Marine                               |  | Motor OD                                   |  | Motor TP                                   |  | Total Motor                                |  |
|---|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
|   | For the half-year ended September 30, 2020 | For the half-year ended September 30, 2020 | For the half-year ended September 30, 2020 | For the half-year ended September 30, 2020 | For the half-year ended September 30, 2020 | For the half-year ended September 30, 2020 | For the half-year ended September 30, 2020 | For the half-year ended September 30, 2020 | For the half-year ended September 30, 2020 | For the half-year ended September 30, 2020 | For the half-year ended September 30, 2020 | For the half-year ended September 30, 2020 | For the half-year ended September 30, 2020 | For the half-year ended September 30, 2020 | For the half-year ended September 30, 2020 | For the half-year ended September 30, 2020 |
| Claims Paid (Direct)  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  |
| Add : Re-insurance accepted to direct claims                            | 13,237                                     | 13,237                                     | 1,993                                      | 1,993                                      | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | 5,709                                      | 5,709                                      |
| Less: Re-insurance Ceded to claims paid                                 | 6,618                                      | 6,618                                      | 1,080                                      | 1,080                                      | -  | -  | 0  | 0  | 0  | 0  | -  | -  | -  | -  | 526  | 526  |
| <b>Net Claim Paid</b>   | <b>6,618</b>                               | <b>6,618</b>                               | <b>913</b>                                 | <b>913</b>                                 | -  | -  | <b>(0)</b>                                 | <b>(0)</b>                                 | <b>(0)</b>                                 | <b>(0)</b>                                 | -  | -  | -  | -  | <b>5,182</b>                               | <b>5,182</b>                               |
| Add Claims Outstanding at the end of the year                           | 29,776                                     | 29,776                                     | 12,992                                     | 12,992                                     | 1,183                                      | 1,183                                      | 432  | 432  | 1,615                                      | 1,615                                      | -  | -  | -  | -  | 30,405                                     | 30,405                                     |
| Less Claims Outstanding at the beginning of the year                    | 5,592                                      | 5,592                                      | 12,259                                     | 12,259                                     | 1,397                                      | 1,397                                      | 384  | 384  | 1,781                                      | 1,781                                      | -  | -  | -  | -  | 18,891                                     | 18,891                                     |
| <b>Net Incurred Claims</b>  | <b>30,803</b>                              | <b>30,803</b>                              | <b>1,646</b>                               | <b>1,646</b>                               | <b>(214)</b>                               | <b>(214)</b>                               | <b>48</b>                                  | <b>48</b>                                  | <b>(166)</b>                               | <b>(166)</b>                               | -  | -  | -  | -  | <b>16,696</b>                              | <b>16,696</b>                              |
| <b>Claims Paid (Direct)</b>   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| <b>-In India</b>  | 13,199                                     | 13,199                                     | 1,993                                      | 1,993                                      | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | 5,709                                      | 5,709                                      |
| <b>-Outside India</b>   | 38   | 38   | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  |
| <b>Estimates of IBNR and IBNER at the end of the period (net)</b>       | 29,765                                     | 29,765                                     | 4,067                                      | 4,067                                      | 1,091                                      | 1,091                                      | 381  | 381  | 1,472                                      | 1,472                                      | -  | -  | -  | -  | 27,639                                     | 27,639                                     |
| <b>Estimates of IBNR and IBNER at the beginning of the period (net)</b> | 5,592                                      | 5,592                                      | 5,155                                      | 5,155                                      | 1,305                                      | 1,305                                      | 333  | 333  | 1,638                                      | 1,638                                      | -  | -  | -  | -  | 17,366                                     | 17,366                                     |

**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

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 SWISS REINSURANCE COMPANY LIMITED - INDIA BRANCH  
 IRDAI REGISTRATION NO. FRB/002 DATED 21 DECEMBER, 2016  
 FOR THE HALF-YEAR ENDED ON SEPTEMBER 30, 2021

| Particulars   | Health                                     |  | Personal Accident                          |  | Travel Insurance                           |  | Total Health                               |  | Workmen's Compensation/<br>Employer's liability |  | Public/ Product Liability                  |  |
|---|--|--|--|--|--|--|--|--|---|--|--|--|
|   | For the half-year ended September 30, 2021 | For the half-year ended September 30, 2021 | For the half-year ended September 30, 2021 | For the half-year ended September 30, 2021 | For the half-year ended September 30, 2021 | For the half-year ended September 30, 2021 | For the half-year ended September 30, 2021 | For the half-year ended September 30, 2021 | For the half-year ended September 30, 2021      | For the half-year ended September 30, 2021 | For the half-year ended September 30, 2021 | For the half-year ended September 30, 2021 |
| Claims Paid (Direct)  | -  | -  | -  | -  | -  | -  | -  | -  | -   | -  | -  | -  |
| Add : Re-insurance accepted to direct claims                            | 15,324                                     | 15,324                                     | 89   | 89   | -  | -  | 15,413                                     | 15,413                                     | 37  | 37   | -  | -  |
| Less: Re-insurance Ceded to claims paid                                 | 6,100                                      | 6,100                                      | 45   | 45   | -  | -  | 6,145                                      | 6,145                                      | 18  | 18   | -  | -  |
| <b>Net Claim Paid</b>   | <b>9,224</b>                               | <b>9,224</b>                               | <b>45</b>                                  | <b>45</b>                                  | -  | -  | <b>9,269</b>                               | <b>9,269</b>                               | <b>18</b>                                       | <b>18</b>                                  | -  | -  |
| Add Claims Outstanding at the end of the year                           | 26,778                                     | 26,778                                     | 1,352                                      | 1,352                                      | -  | -  | 28,130                                     | 28,130                                     | 2,284   | 2,284                                      | -  | -  |
| Less Claims Outstanding at the beginning of the year                    | 21,825                                     | 21,825                                     | 960  | 960  | -  | -  | 22,794                                     | 22,794                                     | 2,013   | 2,013                                      | -  | -  |
| <b>Net Incurred Claims</b>  | <b>14,167</b>                              | <b>14,167</b>                              | <b>437</b>                                 | <b>437</b>                                 | -  | -  | <b>14,605</b>                              | <b>14,605</b>                              | <b>289</b>                                      | <b>289</b>                                 | -  | -  |
| <b>Claims Paid (Direct)</b>   |  |  |  |  |  |  |  |  |   |  |  |  |
| -In India   | 15,324                                     | 15,324                                     | 89   | 89   | -  | -  | 15,413                                     | 15,413                                     | 37  | 37   | -  | -  |
| -Outside India  | -  | -  | -  | -  | -  | -  | -  | -  | -   | -  | -  | -  |
| <b>Estimates of IBNR and IBNER at the end of the period (net)</b>       | <b>24,377</b>                              | <b>24,377</b>                              | <b>1,270</b>                               | <b>1,270</b>                               | -  | -  | <b>25,647</b>                              | <b>25,647</b>                              | <b>1,669</b>                                    | <b>1,669</b>                               | -  | -  |
| <b>Estimates of IBNR and IBNER at the beginning of the period (net)</b> | <b>21,024</b>                              | <b>21,024</b>                              | <b>915</b>                                 | <b>915</b>                                 | -  | -  | <b>21,940</b>                              | <b>21,940</b>                              | <b>1,382</b>                                    | <b>1,382</b>                               | -  | -  |

(Amount in Rs. Lakhs)

| Particulars   | Health                                     |  | Personal Accident                          |  | Travel Insurance                           |  | Total Health                               |  | Workmen's Compensation/<br>Employer's liability |  | Public/ Product Liability                  |  |
|---|--|--|--|--|--|--|--|--|---|--|--|--|
|   | For the half-year ended September 30, 2020 | For the half-year ended September 30, 2020 | For the half-year ended September 30, 2020 | For the half-year ended September 30, 2020 | For the half-year ended September 30, 2020 | For the half-year ended September 30, 2020 | For the half-year ended September 30, 2020 | For the half-year ended September 30, 2020 | For the half-year ended September 30, 2020      | For the half-year ended September 30, 2020 | For the half-year ended September 30, 2020 | For the half-year ended September 30, 2020 |
| Claims Paid (Direct)  | -  | -  | -  | -  | -  | -  | -  | -  | -   | -  | -  | -  |
| Add : Re-insurance accepted to direct claims                            | 6,434                                      | 6,434                                      | 22   | 22   | -  | -  | 6,457                                      | 6,457                                      | 12  | 12   | -  | -  |
| Less: Re-insurance Ceded to claims paid                                 | 1,893                                      | 1,893                                      | 11   | 11   | -  | -  | 1,904                                      | 1,904                                      | 6   | 6  | -  | -  |
| <b>Net Claim Paid</b>   | <b>4,541</b>                               | <b>4,541</b>                               | <b>11</b>                                  | <b>11</b>                                  | -  | -  | <b>4,552</b>                               | <b>4,552</b>                               | <b>6</b>  | <b>6</b>                                   | -  | -  |
| Add Claims Outstanding at the end of the year                           | 13,884                                     | 13,884                                     | 263  | 263  | -  | -  | 14,147                                     | 14,147                                     | 1,181   | 1,181                                      | -  | -  |
| Less Claims Outstanding at the beginning of the year                    | 8,628                                      | 8,628                                      | 51   | 51   | -  | -  | 8,679                                      | 8,679                                      | 917   | 917  | -  | -  |
| <b>Net Incurred Claims</b>  | <b>9,798</b>                               | <b>9,798</b>                               | <b>223</b>                                 | <b>223</b>                                 | -  | -  | <b>10,021</b>                              | <b>10,021</b>                              | <b>270</b>                                      | <b>270</b>                                 | -  | -  |
| <b>Claims Paid (Direct)</b>   |  |  |  |  |  |  |  |  |   |  |  |  |
| -In India   | 6,434                                      | 6,434                                      | 22   | 22   | -  | -  | 6,457                                      | 6,457                                      | 12  | 12   | -  | -  |
| -Outside India  | -  | -  | -  | -  | -  | -  | -  | -  | -   | -  | -  | -  |
| <b>Estimates of IBNR and IBNER at the end of the period (net)</b>       | <b>13,807</b>                              | <b>13,807</b>                              | <b>264</b>                                 | <b>264</b>                                 | -  | -  | <b>14,071</b>                              | <b>14,071</b>                              | <b>1,061</b>                                    | <b>1,061</b>                               | -  | -  |
| <b>Estimates of IBNR and IBNER at the beginning of the period (net)</b> | <b>8,628</b>                               | <b>8,628</b>                               | <b>41</b>                                  | <b>41</b>                                  | -  | -  | <b>8,669</b>                               | <b>8,669</b>                               | <b>823</b>                                      | <b>823</b>                                 | -  | -  |

FORM NL-5 - CLAIMS SCHEDULE  
 SWISS REINSURANCE COMPANY LIMITED - INDIA BRANCH  
 IRDAI REGISTRATION NO. FRB/002 DATED 21 DECEMBER, 2016  
 FOR THE HALF-YEAR ENDED ON SEPTEMBER 30, 2021

(Amount in Rs. Lakhs)

| Particulars   | Engineering                                |  | Aviation                                   |  | Crop Insurance                             |  | Other Miscellaneous segment                |  | Total Miscellaneous                        |  | Grand Total                                | Grand Total                                |
|---|--|--|--|--|--|--|--|--|--|--|--|--|
|   | For the half-year ended September 30, 2021 | For the half-year ended September 30, 2021 | For the half-year ended September 30, 2021 | For the half-year ended September 30, 2021 | For the half-year ended September 30, 2021 | For the half-year ended September 30, 2021 | For the half-year ended September 30, 2021 | For the half-year ended September 30, 2021 | For the half-year ended September 30, 2021 | For the half-year ended September 30, 2021 | For the half-year ended September 30, 2021 | For the half-year ended September 30, 2021 |
| Claims Paid (Direct)  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  |
| Add : Re-insurance accepted to direct claims                            | 1,207                                      | 1,207                                      | 1,021                                      | 1,021                                      | 26,532                                     | 26,532                                     | 1,819                                      | 1,819                                      | 52,395                                     | 52,395                                     | 93,970                                     | 93,970                                     |
| Less: Re-insurance Ceded to claims paid                                 | 603  | 603  | 510  | 510  | 13,266                                     | 13,266                                     | 910  | 910  | 23,387                                     | 23,387                                     | 44,175                                     | 44,175                                     |
| <b>Net Claim Paid</b>   | <b>603</b>                                 | <b>603</b>                                 | <b>510</b>                                 | <b>510</b>                                 | <b>13,266</b>                              | <b>13,266</b>                              | <b>910</b>                                 | <b>910</b>                                 | <b>29,008</b>                              | <b>29,008</b>                              | <b>49,795</b>                              | <b>49,795</b>                              |
| Add Claims Outstanding at the end of the year                           | 7,450                                      | 7,450                                      | 5,191                                      | 5,191                                      | 95,858                                     | 95,858                                     | 7,543                                      | 7,543                                      | 186,251                                    | 186,251                                    | 350,143                                    | 350,143                                    |
| Less Claims Outstanding at the beginning of the year                    | 6,564                                      | 6,564                                      | 5,753                                      | 5,753                                      | 99,226                                     | 99,226                                     | 8,988                                      | 8,988                                      | 183,198                                    | 183,198                                    | 290,773                                    | 290,773                                    |
| <b>Net Incurred Claims</b>  | <b>1,490</b>                               | <b>1,490</b>                               | <b>(51)</b>                                | <b>(51)</b>                                | <b>9,898</b>                               | <b>9,898</b>                               | <b>(535)</b>                               | <b>(535)</b>                               | <b>32,060</b>                              | <b>32,060</b>                              | <b>109,166</b>                             | <b>109,166</b>                             |
| <b>Claims Paid (Direct)</b>   |  |  |  |  |  |  |  |  |  |  |  |  |
| <b>-In India</b>  | 1,207                                      | 1,207                                      | 1,021                                      | 1,021                                      | 26,532                                     | 26,532                                     | 1,819                                      | 1,819                                      | 52,395                                     | 52,395                                     | 93,904                                     | 93,904                                     |
| <b>-Outside India</b>   | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | 66   | 66   |
| <b>Estimates of IBNR and IBNER at the end of the period (net)</b>       | 3,944                                      | 3,944                                      | 1,193                                      | 1,193                                      | 34,519                                     | 34,519                                     | 4,723                                      | 4,723                                      | 107,292                                    | 107,292                                    | 254,519                                    | 254,519                                    |
| <b>Estimates of IBNR and IBNER at the beginning of the period (net)</b> | 3,467                                      | 3,467                                      | 1,317                                      | 1,317                                      | 36,418                                     | 36,418                                     | 5,261                                      | 5,261                                      | 104,197                                    | 104,197                                    | 200,149                                    | 200,149                                    |

(Amount in Rs. Lakhs)

| Particulars   | Engineering                                |  | Aviation                                   |  | Crop Insurance                             |  | Other Miscellaneous segment                |  | Total Miscellaneous                        |  | Grand Total                                | Grand Total                                |
|---|--|--|--|--|--|--|--|--|--|--|--|--|
|   | For the half-year ended September 30, 2020 | For the half-year ended September 30, 2020 | For the half-year ended September 30, 2020 | For the half-year ended September 30, 2020 | For the half-year ended September 30, 2020 | For the half-year ended September 30, 2020 | For the half-year ended September 30, 2020 | For the half-year ended September 30, 2020 | For the half-year ended September 30, 2020 | For the half-year ended September 30, 2020 | For the half-year ended September 30, 2020 | For the half-year ended September 30, 2020 |
| Claims Paid (Direct)  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  |
| Add : Re-insurance accepted to direct claims                            | 473  | 473  | 41   | 41   | 34,988                                     | 34,988                                     | (93)                                       | (93)                                       | 47,586                                     | 47,586                                     | 62,815                                     | 62,815                                     |
| Less: Re-insurance Ceded to claims paid                                 | 600  | 600  | 34   | 34   | 17,888                                     | 17,888                                     | (47)                                       | (47)                                       | 20,913                                     | 20,913                                     | 28,611                                     | 28,611                                     |
| <b>Net Claim Paid</b>   | <b>(127)</b>                               | <b>(127)</b>                               | <b>6</b>                                   | <b>6</b>                                   | <b>17,099</b>                              | <b>17,099</b>                              | <b>(46)</b>                                | <b>(46)</b>                                | <b>26,673</b>                              | <b>26,673</b>                              | <b>34,204</b>                              | <b>34,204</b>                              |
| Add Claims Outstanding at the end of the year                           | 4,431                                      | 4,431                                      | 5,411                                      | 5,411                                      | 97,457                                     | 97,457                                     | 10,748                                     | 10,748                                     | 163,780                                    | 163,780                                    | 208,163                                    | 208,163                                    |
| Less Claims Outstanding at the beginning of the year                    | 3,499                                      | 3,499                                      | 5,014                                      | 5,014                                      | 94,569                                     | 94,569                                     | 9,101                                      | 9,101                                      | 140,669                                    | 140,669                                    | 160,302                                    | 160,302                                    |
| <b>Net Incurred Claims</b>  | <b>805</b>                                 | <b>805</b>                                 | <b>403</b>                                 | <b>403</b>                                 | <b>19,987</b>                              | <b>19,987</b>                              | <b>1,601</b>                               | <b>1,601</b>                               | <b>49,783</b>                              | <b>49,783</b>                              | <b>82,065</b>                              | <b>82,065</b>                              |
| <b>Claims Paid (Direct)</b>   |  |  |  |  |  |  |  |  |  |  |  |  |
| <b>-In India</b>  | 473  | 473  | 41   | 41   | 34,988                                     | 34,988                                     | (93)                                       | (93)                                       | 47,586                                     | 47,586                                     | 62,777                                     | 62,777                                     |
| <b>-Outside India</b>   | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | 38   | 38   |
| <b>Estimates of IBNR and IBNER at the end of the period (net)</b>       | 2,460                                      | 2,460                                      | 2,160                                      | 2,160                                      | 32,758                                     | 32,758                                     | 36,110                                     | 36,110                                     | 116,259                                    | 116,259                                    | 151,562                                    | 151,562                                    |
| <b>Estimates of IBNR and IBNER at the beginning of the period (net)</b> | 1,964                                      | 1,964                                      | 2,513                                      | 2,513                                      | 23,019                                     | 23,019                                     | 10,290                                     | 10,290                                     | 64,644                                     | 64,644                                     | 77,029                                     | 77,029                                     |