SWISS REINSURANCE COMPANY LIMITED - INDIA BRANCH
IRDA REGISTRATION NO. FRB/002 DATED 21 DECEMBER, 2016

FORM NL-5 - CLAIMS SCHEDULE
CLAIMS INCURRED [NET]
FOR THE HALF YEAR ENDED SEPTEMBER 30, 2020

(Rs.'000)

PARTICULARS	FOR THE HALF YEAR ENDED 30TH SEPTEMBER,2020													UPTO THE HALF YEAR ENDED 30TH SEPTEMBER,2020												
	LIFE	FIRE	MARINE		MISCELLANEOUS								TOTAL	LIFE	FIRE	MARINE		MISCELLANEOUS								TOTAL
			HULL	OTHERS	ENGINEERING	MOTOR	EMPLOYER'S LIABILITY	AGRICULTURE/CROP	AVIATION	PERSONAL ACCIDENT	HEALTH	OTHERS				HULL	OTHERS	ENGINEERING	MOTOR	EMPLOYER'S	AGRICULTURE/CROP	AVIATION	PERSONAL ACCIDENT	HEALTH	OTHERS	
Direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Claims Paid on reinsurance accepted	1,323,675	199,263	-	-	47,302	570,865	1,213	3,498,772	4,070	2,216	643,442	(9,276)	**6,281,542**	1,323,675	199,263	-	-	47,302	570,865	1,213	3,498,772	4,070	2,216	643,442	(9,276)	**6,281,542**
Claims Recovered on reinsurance ceded	661,838	107,968	0	-	60,006	52,634	638	1,788,834	3,441	1,113	189,324	(4,668)	**2,861,130**	661,838	107,968	0	-	60,006	52,634	638	1,788,834	3,441	1,113	189,324	(4,668)	**2,861,130**
Net Claims Paid	**661,838**	**91,295**	**(0)**	**-**	**(12,704)**	**518,231**	**574**	**1,709,938**	**628**	**1,103**	**454,118**	**(4,608)**	**3,420,412**	661,838	91,295	(0)	-	(12,704)	518,231	574	1,709,938	628	1,103	454,118	(4,608)	**3,420,412**
Outstanding Claims at the closing of the period	2,977,629	1,299,216	43,227	118,306	443,127	3,040,488	118,057	9,745,656	541,071	26,305	1,388,442	1,074,817	**20,816,342**	2,977,629	1,299,216	43,227	118,306	443,127	3,040,488	118,057	9,745,656	541,071	26,305	1,388,442	1,074,817	**20,816,342**
Outstanding Claims at the beginning of the period	559,215	1,225,947	38,422	139,716	349,902	1,889,107	91,651	9,456,886	501,442	5,081	862,797	910,072	**16,030,239**	559,215	1,225,947	38,422	139,716	349,902	1,889,107	91,651	9,456,886	501,442	5,081	862,797	910,072	**16,030,239**
Net Claims Incurred	**3,080,252**	**164,564**	**4,805**	**(21,409)**	**80,521**	**1,669,612**	**26,980**	**1,998,708**	**40,257**	**22,327**	**979,763**	**160,136**	**8,206,516**	3,080,252	164,564	4,805	(21,409)	80,521	1,669,612	26,980	1,998,708	40,257	22,327	979,763	160,136	**8,206,516**

(Rs.'000)

PARTICULARS	FOR THE HALF YEAR ENDED 30TH SEPTEMBER,2019													UPTO THE HALF YEAR ENDED 30TH SEPTEMBER,2019												
	LIFE	FIRE	MARINE		MISCELLANEOUS								TOTAL	LIFE	FIRE	MARINE		MISCELLANEOUS								TOTAL
			HULL	OTHERS	ENGINEERING	MOTOR	EMPLOYER'S LIABILITY	AGRICULTURE/CROP	AVIATION	PERSONAL ACCIDENT	HEALTH	OTHERS				HULL	OTHERS	ENGINEERING	MOTOR	EMPLOYER'S	AGRICULTURE/CROP	AVIATION	PERSONAL ACCIDENT	HEALTH	OTHERS	
Direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Claims Paid on reinsurance accepted	917,300	190,913	-	-	31,400	86,308	(31)	4,393,552	170,300	1,480	420,731	110,396	**6,322,348**	917,300	190,913	-	-	31,400	86,308	(31)	4,393,552	170,300	1,480	420,731	110,396	**6,322,348**
Claims Recovered on reinsurance ceded	458,657	95,456	-	-	15,010	9,903	(16)	2,196,776	85,177	740	21,793	55,198	**2,938,695**	458,657	95,456	-	-	15,010	9,903	(16)	2,196,776	85,177	740	21,793	55,198	**2,938,695**
Net Claims Paid	**458,643**	**95,456**	**-**	**-**	**16,390**	**76,405**	**(16)**	**2,196,776**	**85,123**	**740**	**398,938**	**55,198**	**3,383,653**	**458,643**	**95,456**	**-**	**-**	**16,390**	**76,405**	**(16)**	**2,196,776**	**85,123**	**740**	**398,938**	**55,198**	**3,383,653**
Outstanding Claims at the closing of the period	675,353	1,347,090	97,375	33,032	243,438	752,090	84,659	8,211,735	493,918	2,365	589,415	869,576	**13,400,047**	675,353	1,347,090	97,375	33,032	243,438	752,090	84,659	8,211,735	493,918	2,365	589,415	869,576	**13,400,047**
Outstanding Claims at the beginning of the period	420,977	1,287,993	76,199	21,040	177,093	278,846	60,033	7,528,092	421,494	3,221	738,346	778,526	**11,791,860**	420,977	1,287,993	76,199	21,040	177,093	278,846	60,033	7,528,092	421,494	3,221	738,346	778,526	**11,791,860**
Net Claims Incurred	**713,018**	**154,553**	**21,176**	**11,992**	**82,735**	**549,648**	**24,611**	**2,880,420**	**157,547**	**(117)**	**250,007**	**146,248**	**4,991,840**	**713,018**	**154,553**	**21,176**	**11,992**	**82,735**	**549,648**	**24,611**	**2,880,420**	**157,547**	**(117)**	**250,007**	**146,248**	**4,991,840**

Note 1:

a) Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.

b) Claims includes specific claims settlement cost but not expenses of management

c) 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.