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, 2018

(Rs.'000)

PARTICULARS	FOR THE HALF YEAR ENDED 30TH SEPTEMBER,2018													UPTO THE HALF YEAR ENDED 30TH SEPTEMBER,2018												
			MARINE		MISCELLANEOUS											MARINE		MISCELLANEOUS								
	LIFE	FIRE	HULL	OTHERS	ENGINEERING	MOTOR	EMPLOYER'S LIABILITY	AGRICULTUR E/CROP	AVIATION	PERSONAL ACCIDENT	HEALTH	OTHERS	TOTAL	LIFE	FIRE	HULL	OTHERS	NGINEERIN	MOTOR	EMPLOYER'S LIABILITY	AGRICULTUR E/CROP	AVIATION	PERSONAL ACCIDENT	HEALTH	OTHERS	TOTAL
Direct claims	-	-	-	-	-	-	-	-	-	-	-	-	**-**	-	-	-	-	-	-	-	-	-	-	-	-	**-**
Add Claims Outstanding at the end of the year	81 828	929 434	14 130	37 155	119 471	181 816	46 069	7 398 231	345 085	1 976	417 656	523 261	**10 096 112**	81 828	929 434	14 130	37 155	119 471	181 816	46 069	7 398 231	345 085	1 976	417 656	523 261	**10 096 112**
Less Claims Outstanding at the beginning of the year	228 860	385 903	11 654	12 787	61 932	113 241	25 226	4 699 290	140 262	2 253	476 777	289 818	**6 448 003**	228 860	385 903	11 654	12 787	61 932	113 241	25 226	4 699 290	140 262	2 253	476 777	289 818	**6 448 003**
Net Incurred Claims	**(147 032)**	**543 531**	**2 476**	**24 368**	**57 539**	**68 575**	**20 843**	**2 698 941**	**204 823**	**(277)**	**(59 121)**	**233 443**	**3 648 109**	**(147 032)**	**543 531**	**2 476**	**24 368**	**57 539**	**68 575**	**20 843**	**2 698 941**	**204 823**	**(277)**	**(59 121)**	**233 443**	**3 648 109**
Add :Re-insurance accepted to direct claims	253 919	39 319	11 127	2 565	43 314	24 594	145	1 938 563	1 895	681	486 714	14 749	**2 817 585**	253 919	39 319	11 127	2 565	43 314	24 594	145	1 938 563	1 895	681	486 714	14 749	**2 817 585**
Less :Re-insurance Ceded to claims paid	123 038	19 943	5 564	1 303	21 983	12 466	72	985 239	1 170	352	4 895	7 496	**1 183 521**	123 038	19 943	5 564	1 303	21 983	12 466	72	985 239	1 170	352	4 895	7 496	**1 183 521**
Total Claims Incurred	**(16 151)**	**562 907**	**8 039**	**25 630**	**78 870**	**80 703**	**20 916**	**3 652 265**	**205 548**	**52**	**422 698**	**240 696**	**5 282 173**	**(16 151)**	**562 907**	**8 039**	**25 630**	**78 870**	**80 703**	**20 916**	**3 652 265**	**205 548**	**52**	**422 698**	**240 696**	**5 282 173**

(Rs.'000)

PARTICULARS	FOR THE HALF YEAR ENDED 30TH SEPTEMBER,2017													UPTO THE HALF YEAR ENDED 30TH SEPTEMBER,2017												
			MARINE		MISCELLANEOUS											MARINE		MISCELLANEOUS								
	LIFE	FIRE	HULL	OTHERS	ENGINEERING	MOTOR	EMPLOYER'S LIABILITY	AGRICULTUR E/CROP	AVIATION	PERSONAL ACCIDENT	HEALTH	OTHERS	TOTAL	LIFE	FIRE	HULL	OTHERS	NGINEERIN	MOTOR	EMPLOYER'S LIABILITY	AGRICULTUR E/CROP	AVIATION	PERSONAL ACCIDENT	HEALTH	OTHERS	TOTAL
Direct claims	-	-	-	-	-	-	-	-	-	-	-	-	**-**	-	-	-	-	-	-	-	-	-	-	-	-	**-**
Add Claims Outstanding at the end of the year	105 575	403 903	5 978	6 552	61 165	51 124	12 222	1 783 218	57 591		202 007	46 338	**2 735 672**	105 575	403 903	5 978	6 552	61 165	51 124	12 222	1 783 218	57 591		202 007	46 338	**2 735 672**
Less Claims Outstanding at the beginning of the year	31 600	510	-	-	1 230	-	-	-	-	-	-	-	**33 340**	31 600	510	-	-	1 230	-	-	-	-	-	-	-	**33 340**
Net Incurred Claims	**73 975**	**403 393**	**5 978**	**6 552**	**59 935**	**51 124**	**12 222**	**1 783 218**	**57 591**	**-**	**202 007**	**46 338**	**2 702 333**	**73 975**	**403 393**	**5 978**	**6 552**	**59 935**	**51 124**	**12 222**	**1 783 218**	**57 591**	**-**	**202 007**	**46 338**	**2 702 333**
Add :Re-insurance accepted to direct claims	-	-	-	-	31	-	-	-	-	-	-	-	**31**	-	-	-	-	31	-	-	-	-	-	-	-	**31**
Less :Re-insurance Ceded to claims paid	-	-	-	-	12	-	-	-	-	-	-	-	**12**	-	-	-	-	12	-	-	-	-	-	-	-	**12**
Total Claims Incurred	**73 975**	**403 393**	**5 978**	**6 552**	**59 954**	**51 124**	**12 222**	**1 783 218**	**57 591**	**-**	**202 007**	**46 338**	**2 702 352**	**73 975**	**403 393**	**5 978**	**6 552**	**59 954**	**51 124**	**12 222**	**1 783 218**	**57 591**	**-**	**202 007**	**46 338**	**2 702 352**

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.