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 PERIOD ENDED 31.03.2019

(Rs.'000)

PARTICULARS	LIFE		FIRE		MARINE				MISCELLANEOUS																		TOTAL	
					HULL		OTHERS		ENGINEERING		MOTOR		EMPLOYER'S LIABILITY		PUBLIC LIABILITY		AVIATION		PERSONAL ACCIDENT		HEALTH		CROP		OTHERS			
	2018-19	2017-18	2018-19	2017-18	2018-19	2017-18	2018-19	2017-18	2018-19	2017-18	2018-19	2017-18	2018-19	2017-18	2018-19	2017-18	2018-19	2017-18	2018-19	2017-18	2018-19	2017-18	2018-19	2017-18	2018-19	2017-18	2018-19	2017-18
Direct claims		-		-		-				-		-		-	-	-		-		-		-		-		-	-	-
Add Claims Outstanding at the end of the year	420,979	228,860	1,287,995	385,903	24,433	11,654	72,804	12,787	177,092	61,932	278,846	113,241	60,033	25,226	-	-	421,493	140,262	3,221	2,253	738,346	476,777	7,528,093	4,699,290	778,525	289,818	**11,791,860**	**6,448,003**
Less Claims Outstanding at the beginning of the year	228,860	31,600	385,903	510	11,654	-	12,787	-	61,932	1,230	113,241	-	25,226	-	-	-	140,262	-	2,253	-	476,777	-	4,699,290	-	289,818	-	**6,448,003**	**33,340**
Gross Incurred Claims	192,119	197,260	902,092	385,393	12,779	11,654	60,017	12,787	115,160	60,702	165,605	113,241	34,807	25,226	-	-	281,231	140,262	968	2,253	261,569	476,777	2,828,803	4,699,290	488,707	289,818	**5,343,857**	**6,414,663**
Add : Re-insurance accepted to direct claims	719,067	406	4,512	2,137	11,127	-	2,565	-	86,381	576	84,675	2,598	148	-	-	-	220,777	10,108	1,132	-	653,316	249,242	8,519,409	-	66,164	4,151	**10,369,273**	**269,218**
Less : Re-insurance Ceded to claims paid	359,423	204	2,255	1,069	5,564	-	1,282	-	43,163	284	22,255	1,298	73	-	-	-	110,649	5,041	566	-	3,050	-	4,259,705	-	33,082	2,076	**4,841,067**	**9,972**
Total Claims Incurred	**551,763**	**197,462**	**904,349**	**386,461**	**18,342**	**11,654**	**61,300**	**12,787**	**158,378**	**60,994**	**228,025**	**114,541**	**34,882**	**25,226**	**-**	**-**	**391,359**	**145,329**	**1,534**	**2,253**	**911,835**	**726,019**	**7,088,507**	**4,699,290**	**521,789**	**291,893**	**10,872,063**	**6,673,909**

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.