

Name of the Insurer: Edelweiss General Insurance Co. Ltd.
Registration No. 159 and Date of Registration December 18, 2017
CIN No. U66000MH2016PLC273758

FORM NL-5 - CLAIMS SCHEDULE
CLAIMS INCURRED [NET]

Particulars	(₹ '000)																	
	Fire	Marine Cargo	Marine Others	Marine Total	Motor- OD	Motor-TP	Motor-Total	Worksmen's Compensation	Public / Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop / Weather Insurance	Others	Total Miscellaneous	Total
	(For Q3 2019-20)	(For Q3 2019-20)	(For Q3 2019-20)	(For Q3 2019-20)	(For Q3 2019-20)	(For Q3 2019-20)	(For Q3 2019-20)	(For Q3 2019-20)	(For Q3 2019-20)	(For Q3 2019-20)	(For Q3 2019-20)	(For Q3 2019-20)	(For Q3 2019-20)	(For Q3 2019-20)	(For Q3 2019-20)	(For Q3 2019-20)	(For Q3 2019-20)	(For Q3 2019-20)
Claims paid- Direct	-	1,498	-	1,498	33,654	71	33,725	-	-	-	-	68	150,501	-	-	291	184,585	186,083
Add Claims Outstanding at the end of the period	19,831	6,333	-	6,333	16,887	255,834	272,721	-	-	2,517	-	6,362	50,462	-	-	106	332,168	358,332
Less Claims Outstanding at the beginning of the period	10,461	5,009	-	5,009	2,688	167,024	169,712	-	-	1,838	-	5,699	78,714	-	-	326	256,289	271,759
Gross Incurred Claims	9,370	2,822	-	2,822	47,853	88,881	136,734	-	-	679	-	731	122,249	-	-	71	260,464	272,656
Add :Re-insurance accepted to direct claims	3	-	-	-	-	-	-	-	-	11	-	5,010	22,197	-	-	-	27,218	27,221
Less :Re-insurance Ceded to claims paid	5,004	2,650	-	2,650	2,359	4,422	6,781	-	-	16	-	374	15,843	-	-	12	23,026	30,680
Total Claims Incurred	4,369	172	-	172	45,494	84,459	129,953	-	-	674	-	5,367	128,603	-	-	59	264,656	269,197

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	(For Q3 2018-19)	(For Q3 2018-19)	(For Q3 2018-19)	(For Q3 2018-19)	(For Q3 2018-19)	(For Q3 2018-19)	(For Q3 2018-19)	(For Q3 2018-19)	(For Q3 2018-19)	(For Q3 2018-19)	(For Q3 2018-19)	(For Q3 2018-19)	(For Q3 2018-19)	(For Q3 2018-19)	(For Q3 2018-19)	(For Q3 2018-19)	(For Q3 2018-19)	(For Q3 2018-19)
Claims paid- Direct	-	-	-	-	8	-	8	-	-	-	-	-	12,778	-	-	-	12,786	12,786
Add Claims Outstanding at the end of the period	11,937	193	-	193	62	13,454	13,516	-	747	1,991	-	16,068	114,934	-	-	-	147,256	159,386
Less Claims Outstanding at the beginning of the period	8,600	12	-	12	-	343	343	-	497	1,412	-	9,033	39,429	-	-	-	50,714	59,326
Gross Incurred Claims	3,337	181	-	181	70	13,111	13,181	-	250	579	-	7,035	88,283	-	-	-	109,328	112,846
Add :Re-insurance accepted to direct claims	63	-	-	-	-	-	-	-	-	39	-	-	-	-	-	-	39	102
Less :Re-insurance Ceded to claims paid	462	180	-	180	3	649	652	-	250	-	-	708	10,903	-	-	-	12,513	13,155
Total Claims Incurred	2,938	1	-	1	67	12,462	12,529	-	-	618	-	6,327	77,380	-	-	-	96,854	99,793

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Particulars	(₹ '000)																		
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	(Upto 9M 2019-20)	(Upto 9M 2019-20)	(Upto 9M 2019-20)	(Upto 9M 2019-20)	(Upto 9M 2019-20)	(Upto 9M 2019-20)	(Upto 9M 2019-20)	(Upto 9M 2019-20)	(Upto 9M 2019-20)	(Upto 9M 2019-20)	(Upto 9M 2019-20)	(Upto 9M 2019-20)	(Upto 9M 2019-20)	(Upto 9M 2019-20)	(Upto 9M 2019-20)	(Upto 9M 2019-20)	(Upto 9M 2019-20)	(Upto 9M 2019-20)	(Upto 9M 2019-20)
Claims paid- Direct	4	2,786	-	2,786	40,785	71	40,856	-	-	-	-	995	356,793	-	-	399	399,043	401,833	
Add Claims Outstanding at the end of the period	19,831	6,333	-	6,333	16,887	255,834	272,721	-	-	2,517	-	6,362	50,462	-	-	106	332,168	358,332	
Less Claims Outstanding at the beginning of the period	15,895	591	-	591	151	76,063	76,214	-	992	2,716	-	20,342	212,426	-	-	342	313,032	329,518	
Gross Incurred Claims	3,940	8,528	-	8,528	57,521	179,842	237,363	-	(992)	(199)	-	(12,985)	194,829	-	-	163	418,179	430,647	
Add :Re-insurance accepted to direct claims	35	-	-	-	-	-	-	-	-	27	-	11,005	41,587	-	-	-	52,619	52,654	
Less :Re-insurance Ceded to claims paid	(9,799)	8,252	-	8,252	2,699	(63,290)	(60,591)	-	(992)	(2,681)	-	(18,686)	(165,210)	-	-	(299)	(248,459)	(250,006)	
Total Claims Incurred	13,774	276	-	276	54,822	243,132	297,954	-	-	2,509	-	16,706	401,626	-	-	462	719,257	733,307	

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	(Upto 9M 2018-19)	(Upto 9M 2018-19)	(Upto 9M 2018-19)	(Upto 9M 2018-19)	(Upto 9M 2018-19)	(Upto 9M 2018-19)	(Upto 9M 2018-19)	(Upto 9M 2018-19)	(Upto 9M 2018-19)	(Upto 9M 2018-19)	(Upto 9M 2018-19)	(Upto 9M 2018-19)	(Upto 9M 2018-19)	(Upto 9M 2018-19)	(Upto 9M 2018-19)	(Upto 9M 2018-19)	(Upto 9M 2018-19)	(Upto 9M 2018-19)
Claims paid- Direct	-	-	-	-	8	-	8	-	-	-	-	-	12,915	-	-	-	12,923	12,923
Add Claims Outstanding at the end of the period	11,937	193	-	193	62	13,454	13,516	-	747	1,991	-	16,068	114,934	-	-	-	147,256	159,386
Less Claims Outstanding at the beginning of the period	-	-	-	-	-	-	-	-	60	-	-	-	127	-	-	-	187	187
Gross Incurred Claims	11,937	193	-	193	70	13,454	13,524	-	687	1,991	-	16,068	127,722	-	-	-	159,992	172,122
Add :Re-insurance accepted to direct claims	66	-	-	-	-	-	-	-	-	80	-	-	-	-	-	-	80	146
Less :Re-insurance Ceded to claims paid	1,100	192	-	192	3	666	669	-	685	-	-	1,169	18,909	-	-	-	21,432	22,724
Total Claims Incurred	10,903	1	-	1	67	12,788	12,855	-	2	2,071	-	14,899	108,813	-	-	-	138,640	149,544