

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 Q4 2019-20)	(For Q4 2019-20)	(For Q4 2019-20)	(For Q4 2019-20)	(For Q4 2019-20)	(For Q4 2019-20)	(For Q4 2019-20)	(For Q4 2019-20)	(For Q4 2019-20)	(For Q4 2019-20)	(For Q4 2019-20)	(For Q4 2019-20)	(For Q4 2019-20)	(For Q4 2019-20)	(For Q4 2019-20)	(For Q4 2019-20)	(For Q4 2019-20)	(For Q4 2019-20)
Claims paid- Direct	-	4,624	-	4,624	69,377	4,164	73,541	-	-	-	-	14	145,564	-	-	(1)	219,118	223,742
Add Claims Outstanding at the end of the period	30,765	5,571	-	5,571	61,004	318,667	379,671	-	-	3,252	-	5,666	68,059	-	-	163	456,811	493,147
Less Claims Outstanding at the beginning 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
<b>Gross Incurred Claims</b>	<b>10,934</b>	<b>3,862</b>	<b>-</b>	<b>3,862</b>	<b>113,494</b>	<b>66,997</b>	<b>180,491</b>	<b>-</b>	<b>-</b>	<b>735</b>	<b>-</b>	<b>(682)</b>	<b>163,161</b>	<b>-</b>	<b>-</b>	<b>56</b>	<b>343,761</b>	<b>358,557</b>
Add :Re-insurance accepted to direct claims	72	-	-	-	-	-	-	-	-	3	-	7,809	-	-	-	1	7,813	7,885
Less :Re-insurance Ceded to claims paid	6,516	3,488	-	3,488	5,593	3,295	8,888	-	-	76	-	1,450	17,748	-	-	36	28,198	38,202
<b>Total Claims Incurred</b>	<b>4,490</b>	<b>374</b>	<b>-</b>	<b>374</b>	<b>107,901</b>	<b>63,702</b>	<b>171,603</b>	<b>-</b>	<b>-</b>	<b>662</b>	<b>-</b>	<b>5,677</b>	<b>145,413</b>	<b>-</b>	<b>-</b>	<b>21</b>	<b>323,376</b>	<b>328,240</b>

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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 Q4 2018-19)	(For Q4 2018-19)	(For Q4 2018-19)	(For Q4 2018-19)	(For Q4 2018-19)	(For Q4 2018-19)	(For Q4 2018-19)	(For Q4 2018-19)	(For Q4 2018-19)	(For Q4 2018-19)	(For Q4 2018-19)	(For Q4 2018-19)	(For Q4 2018-19)	(For Q4 2018-19)	(For Q4 2018-19)	(For Q4 2018-19)	(For Q4 2018-19)	(For Q4 2018-19)
Claims paid- Direct	-	-	-	-	132	-	132	-	-	-	-	-	45,553	-	-	236	45,921	45,921
Add Claims Outstanding at the end of the period	15,895	591	-	591	151	76,064	76,215	-	932	2,716	-	20,342	212,300	-	-	342	312,847	329,333
Less Claims Outstanding at the beginning of the period	11,937	193	-	193	62	13,454	13,516	-	747	1,991	-	16,068	114,934	-	-	-	147,256	159,386
<b>Gross Incurred Claims</b>	<b>3,958</b>	<b>398</b>	<b>-</b>	<b>398</b>	<b>221</b>	<b>62,610</b>	<b>62,831</b>	<b>-</b>	<b>185</b>	<b>725</b>	<b>-</b>	<b>4,274</b>	<b>142,919</b>	<b>-</b>	<b>-</b>	<b>578</b>	<b>211,512</b>	<b>215,868</b>
Add :Re-insurance accepted to direct claims	248	-	-	-	-	-	-	-	-	8	-	2,665	4,089	-	-	-	6,762	7,010
Less :Re-insurance Ceded to claims paid	544	397	-	397	12	3,122	3,134	-	184	-	-	702	14,349	-	-	30	18,399	19,340
<b>Total Claims Incurred</b>	<b>3,662</b>	<b>1</b>	<b>-</b>	<b>1</b>	<b>209</b>	<b>59,488</b>	<b>59,697</b>	<b>-</b>	<b>1</b>	<b>733</b>	<b>-</b>	<b>6,237</b>	<b>132,659</b>	<b>-</b>	<b>-</b>	<b>548</b>	<b>199,875</b>	<b>203,538</b>

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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
	(FY 2019-20)	(FY 2019-20)	(FY 2019-20)	(FY 2019-20)	(FY 2019-20)	(FY 2019-20)	(FY 2019-20)	(FY 2019-20)	(FY 2019-20)	(FY 2019-20)	(FY 2019-20)	(FY 2019-20)	(FY 2019-20)	(FY 2019-20)	(FY 2019-20)	(FY 2019-20)	(FY 2019-20)	(FY 2019-20)
Claims paid- Direct	4	7,410	-	7,410	110,162	4,235	114,397	-	-	-	-	1,009	502,357	-	-	398	618,161	625,575
Add :Re-insurance accepted to direct claims	30,765	5,571	-	5,571	61,004	318,667	379,671	-	-	3,252	-	5,666	68,059	-	-	163	456,811	493,147
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
<b>Gross Incurred Claims</b>	<b>14,874</b>	<b>12,390</b>	<b>-</b>	<b>12,390</b>	<b>171,015</b>	<b>246,839</b>	<b>417,854</b>	<b>-</b>	<b>(992)</b>	<b>536</b>	<b>-</b>	<b>(13,667)</b>	<b>357,990</b>	<b>-</b>	<b>-</b>	<b>219</b>	<b>761,940</b>	<b>789,204</b>
Add :Re-insurance accepted to direct claims	107	-	-	-	-	-	-	-	-	30	-	18,814	41,587	-	-	1	60,432	60,539
Less :Re-insurance Ceded to claims paid	(3,283)	11,740	-	11,740	8,292	(59,995)	(51,703)	-	(992)	(2,605)	-	(17,236)	(147,462)	-	-	(263)	(220,261)	(211,804)
<b>Total Claims Incurred</b>	<b>18,264</b>	<b>650</b>	<b>-</b>	<b>650</b>	<b>162,723</b>	<b>306,834</b>	<b>469,557</b>	<b>-</b>	<b>-</b>	<b>3,171</b>	<b>-</b>	<b>22,383</b>	<b>547,039</b>	<b>-</b>	<b>-</b>	<b>483</b>	<b>1,042,633</b>	<b>1,061,547</b>

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	(FY 2018-19)	(FY 2018-19)	(FY 2018-19)	(FY 2018-19)	(FY 2018-19)	(FY 2018-19)	(FY 2018-19)	(FY 2018-19)	(FY 2018-19)	(FY 2018-19)	(FY 2018-19)	(FY 2018-19)	(FY 2018-19)	(FY 2018-19)	(FY 2018-19)	(FY 2018-19)	(FY 2018-19)	(FY 2018-19)
Claims paid- Direct	-	-	-	-	140	-	140	-	-	-	-	-	58,468	-	-	236	58,844	58,844
Add :Re-insurance accepted to direct claims	15,895	591	-	591	151	76,064	76,215	-	932	2,716	-	20,342	212,300	-	-	342	312,847	329,333
Less Claims Outstanding at the beginning of the period	-	-	-	-	-	-	-	-	60	-	-	-	127	-	-	-	187	187
<b>Gross Incurred Claims</b>	<b>15,895</b>	<b>591</b>	<b>-</b>	<b>591</b>	<b>291</b>	<b>76,064</b>	<b>76,355</b>	<b>-</b>	<b>872</b>	<b>2,716</b>	<b>-</b>	<b>20,342</b>	<b>270,641</b>	<b>-</b>	<b>-</b>	<b>578</b>	<b>371,504</b>	<b>387,990</b>
Add :Re-insurance accepted to direct claims	314	-	-	-	-	-	-	-	-	88	-	2,665	4,089	-	-	-	6,842	7,156
Less :Re-insurance Ceded to claims paid	1,644	589	-	589	15	3,788	3,803	-	869	-	-	1,871	33,258	-	-	30	39,831	42,064
<b>Total Claims Incurred</b>	<b>14,565</b>	<b>2</b>	<b>-</b>	<b>2</b>	<b>276</b>	<b>72,276</b>	<b>72,552</b>	<b>-</b>	<b>3</b>	<b>2,804</b>	<b>-</b>	<b>21,136</b>	<b>241,472</b>	<b>-</b>	<b>-</b>	<b>548</b>	<b>338,515</b>	<b>353,082</b>