

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 Q2 2020-21)	(For Q2 2020-21)	(For Q2 2020-21)	(For Q2 2020-21)	(For Q2 2020-21)	(For Q2 2020-21)	(For Q2 2020-21)	(For Q2 2020-21)	(For Q2 2020-21)	(For Q2 2020-21)	(For Q2 2020-21)	(For Q2 2020-21)	(For Q2 2020-21)	(For Q2 2020-21)	(For Q2 2020-21)	(For Q2 2020-21)	(For Q2 2020-21)	(For Q2 2020-21)
Claims paid- Direct	64	6,056	-	6,056	136,324	2,391	138,715	-	-	-	-	1,738	101,736	-	-	-	242,189	248,309
Add Claims Outstanding at the end of the period	51,870	5,565	-	5,565	119,859	117,837	237,696	-	-	1,914	-	8,386	173,483	-	-	448	421,927	479,362
Less Claims Outstanding at the beginning of the period	22,887	3,806	-	3,806	105,074	55,685	160,759	-	-	719	-	5,718	94,987	-	-	91	262,274	288,967
Gross Incurred Claims	29,047	7,815	-	7,815	151,109	64,543	215,652	-	-	1,195	-	4,406	180,232	-	-	357	401,842	438,704
Add :Re-insurance accepted to direct claims	(20)	-	-	-	-	-	-	-	-	(3)	-	-	4,506	-	-	-	4,503	4,483
Less :Re-insurance Ceded to claims paid	23,279	6,032	-	6,032	4,719	3,284	8,003	-	-	325	-	3,118	19,905	-	-	242	31,593	60,904
Total Claims Incurred	5,748	1,783	-	1,783	146,390	61,259	207,649	-	-	867	-	1,288	164,833	-	-	115	374,752	382,283

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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 Q2 2019-20)	(For Q2 2019-20)	(For Q2 2019-20)	(For Q2 2019-20)	(For Q2 2019-20)	(For Q2 2019-20)	(For Q2 2019-20)	(For Q2 2019-20)	(For Q2 2019-20)	(For Q2 2019-20)	(For Q2 2019-20)	(For Q2 2019-20)	(For Q2 2019-20)	(For Q2 2019-20)	(For Q2 2019-20)	(For Q2 2019-20)	(For Q2 2019-20)	(For Q2 2019-20)
Claims paid- Direct	-	1,288	-	1,288	6,596	-	6,596	-	-	-	-	892	183,210	-	-	-	190,698	191,986
Add Claims Outstanding at the end 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
Less Claims Outstanding at the beginning of the period	4,687	741	-	741	308	80,783	81,091	-	-	953	-	1,868	135,115	-	-	316	219,343	224,771
Gross Incurred Claims	5,774	5,556	-	5,556	8,976	86,241	95,217	-	-	885	-	4,723	126,809	-	-	10	227,644	238,974
Add :Re-insurance accepted to direct claims	(3)	-	-	-	-	-	-	-	-	-	-	196	5,362	-	-	-	5,558	5,555
Less :Re-insurance Ceded to claims paid	714	5,455	-	5,455	449	4,313	4,762	-	-	15	-	455	16,393	-	-	4	21,629	27,798
Total Claims Incurred	5,057	101	-	101	8,527	81,928	90,455	-	-	870	-	4,464	115,778	-	-	6	211,573	216,731

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Particulars	(₹ '000)																	
	Fire (Upto H1 2020-21)	Marine Cargo (Upto H1 2020-21)	Marine Others (Upto H1 2020-21)	Marine Total (Upto H1 2020-21)	Motor- OD (Upto H1 2020-21)	Motor-TP (Upto H1 2020-21)	Motor-Total (Upto H1 2020-21)	Worksmen's Compensation (Upto H1 2020-21)	Public / Product Liability (Upto H1 2020-21)	Engineering (Upto H1 2020-21)	Aviation (Upto H1 2020-21)	Personal Accident (Upto H1 2020-21)	Health Insurance (Upto H1 2020-21)	Credit Insurance (Upto H1 2020-21)	Crop / Weather Insurance (Upto H1 2020-21)	Others (Upto H1 2020-21)	Total Miscellaneous (Upto H1 2020-21)	Total (Upto H1 2020-21)
Claims paid- Direct	108	8,423	-	8,423	184,929	5,291	190,220	-	-	-	-	1,919	179,641	-	-	-	371,780	380,311
Add Claims Outstanding at the end of the period	51,870	5,565	-	5,565	119,859	117,837	237,696	-	-	1,914	-	8,386	173,483	-	-	448	421,927	479,362
Less Claims Outstanding at the beginning of the period	46,660	6,162	-	6,162	61,155	394,730	455,885	-	992	5,968	-	26,008	280,485	-	-	506	769,844	822,666
Gross Incurred Claims	5,318	7,826	-	7,826	243,633	(271,602)	(27,969)	-	(992)	(4,054)	-	(15,703)	72,639	-	-	(58)	23,863	37,007
Add :Re-insurance accepted to direct claims	74	-	-	-	-	-	-	-	-	17	-	-	24,478	-	-	-	24,495	24,569
Less :Re-insurance Ceded to claims paid	(5,232)	5,318	-	5,318	(45,635)	(388,528)	(434,163)	-	(992)	(5,494)	-	(20,008)	(240,511)	-	-	(200)	(701,368)	(701,282)
Total Claims Incurred	10,624	2,508	-	2,508	289,268	116,926	406,194	-	-	1,457	-	4,305	337,628	-	-	142	749,726	762,858

CLAIMS INCURRED [NET]

Particulars	(₹ '000)																	
	Fire (Upto H1 2019-20)	Marine Cargo (Upto H1 2019-20)	Marine Others (Upto H1 2019-20)	Marine Total (Upto H1 2019-20)	Motor- OD (Upto H1 2019-20)	Motor-TP (Upto H1 2019-20)	Motor-Total (Upto H1 2019-20)	Worksmen's Compensation (Upto H1 2019-20)	Public / Product Liability (Upto H1 2019-20)	Engineering (Upto H1 2019-20)	Aviation (Upto H1 2019-20)	Personal Accident (Upto H1 2019-20)	Health Insurance (Upto H1 2019-20)	Credit Insurance (Upto H1 2019-20)	Crop / Weather Insurance (Upto H1 2019-20)	Others (Upto H1 2019-20)	Total Miscellaneous (Upto H1 2019-20)	Total (Upto H1 2019-20)
Claims paid- Direct	4	1,288	-	1,288	7,131	-	7,131	-	-	-	-	927	206,292	-	-	108	214,458	215,750
Add Claims Outstanding at the end 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
Less Claims Outstanding at the beginning of the period	15,895	591	-	591	151	76,062	76,213	-	992	2,716	-	20,342	212,426	-	-	342	313,031	329,517
Gross Incurred Claims	(5,430)	5,706	-	5,706	9,668	90,962	100,630	-	(992)	(878)	-	(13,716)	72,580	-	-	92	157,716	157,992
Add :Re-insurance accepted to direct claims	32	-	-	-	-	-	-	-	-	16	-	5,995	19,390	-	-	-	25,401	25,433
Less :Re-insurance Ceded to claims paid	(14,803)	5,602	-	5,602	340	(67,711)	(67,371)	-	(992)	(2,697)	-	(19,060)	(181,053)	-	-	(311)	(271,484)	(280,685)
Total Claims Incurred	9,405	104	-	104	9,328	158,673	168,001	-	-	1,835	-	11,339	273,023	-	-	403	454,601	464,110