

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 2020-21)	(For Q3 2020-21)	(For Q3 2020-21)	(For Q3 2020-21)	(For Q3 2020-21)	(For Q3 2020-21)	(For Q3 2020-21)	(For Q3 2020-21)	(For Q3 2020-21)	(For Q3 2020-21)	(For Q3 2020-21)	(For Q3 2020-21)	(For Q3 2020-21)	(For Q3 2020-21)	(For Q3 2020-21)	(For Q3 2020-21)	(For Q3 2020-21)	(For Q3 2020-21)	(For Q3 2020-21)
Claims paid- Direct	1,604	1,245	-	1,245	161,284	8,263	169,547	-	-	-	-	1,030	207,136	-	-	5	377,718	380,567	
Add Claims Outstanding at the end of the period	81,401	18,348	-	18,348	136,367	176,727	313,094	-	-	3,456	-	(3,113)	194,466	-	-	948	508,851	608,600	
Less Claims Outstanding at the beginning of the period	51,870	5,565	-	5,565	119,859	117,837	237,696	-	-	1,914	-	8,386	173,483	-	-	449	421,928	479,363	
<b>Gross Incurred Claims</b>	<b>31,135</b>	<b>14,028</b>	<b>-</b>	<b>14,028</b>	<b>177,792</b>	<b>67,153</b>	<b>244,945</b>	<b>-</b>	<b>-</b>	<b>1,542</b>	<b>-</b>	<b>(10,469)</b>	<b>228,119</b>	<b>-</b>	<b>-</b>	<b>504</b>	<b>464,641</b>	<b>509,804</b>	
Add :Re-insurance accepted to direct claims	188	11	-	11	-	-	-	-	-	-	-	15,643	27,816	-	-	-	43,459	43,658	
Less :Re-insurance Ceded to claims paid	24,624	13,174	-	13,174	10,293	3,288	13,581	-	-	511	-	3,625	23,422	-	-	371	41,510	79,308	
<b>Total Claims Incurred</b>	<b>6,699</b>	<b>865</b>	<b>-</b>	<b>865</b>	<b>167,499</b>	<b>63,865</b>	<b>231,364</b>	<b>-</b>	<b>-</b>	<b>1,031</b>	<b>-</b>	<b>1,549</b>	<b>232,513</b>	<b>-</b>	<b>-</b>	<b>133</b>	<b>466,590</b>	<b>474,154</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 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
<b>Gross Incurred Claims</b>	<b>9,370</b>	<b>2,822</b>	<b>-</b>	<b>2,822</b>	<b>47,853</b>	<b>88,881</b>	<b>136,734</b>	<b>-</b>	<b>-</b>	<b>679</b>	<b>-</b>	<b>731</b>	<b>122,249</b>	<b>-</b>	<b>-</b>	<b>71</b>	<b>260,464</b>	<b>272,656</b>
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
<b>Total Claims Incurred</b>	<b>4,369</b>	<b>172</b>	<b>-</b>	<b>172</b>	<b>45,494</b>	<b>84,459</b>	<b>129,953</b>	<b>-</b>	<b>-</b>	<b>674</b>	<b>-</b>	<b>5,367</b>	<b>128,603</b>	<b>-</b>	<b>-</b>	<b>59</b>	<b>264,656</b>	<b>269,197</b>

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CLAIMS INCURRED [NET]

Particulars	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
	(Upto 9M 2020-21)	(Upto 9M 2020-21)	(Upto 9M 2020-21)	(Upto 9M 2020-21)	(Upto 9M 2020-21)	(Upto 9M 2020-21)	(Upto 9M 2020-21)	(Upto 9M 2020-21)	(Upto 9M 2020-21)	(Upto 9M 2020-21)	(Upto 9M 2020-21)	(Upto 9M 2020-21)	(Upto 9M 2020-21)	(Upto 9M 2020-21)	(Upto 9M 2020-21)	(Upto 9M 2020-21)	(Upto 9M 2020-21)	(Upto 9M 2020-21)
Claims paid- Direct	1,712	9,668	-	9,668	346,213	13,554	359,767	-	-	-	-	2,949	386,777	-	-	5	749,498	760,878
Add Claims Outstanding at the end of the period	81,401	18,348	-	18,348	136,367	176,727	313,094	-	-	3,456	-	(3,113)	194,466	-	-	947	508,850	608,599
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
<b>Gross Incurred Claims</b>	<b>36,453</b>	<b>21,854</b>	<b>-</b>	<b>21,854</b>	<b>421,425</b>	<b>(204,449)</b>	<b>216,976</b>	<b>-</b>	<b>(992)</b>	<b>(2,512)</b>	<b>-</b>	<b>(26,172)</b>	<b>300,758</b>	<b>-</b>	<b>-</b>	<b>446</b>	<b>488,504</b>	<b>546,811</b>
Add :Re-insurance accepted to direct claims	262	11	-	11	-	-	-	-	-	17	-	15,643	52,294	-	-	-	67,954	68,227
Less :Re-insurance Ceded to claims paid	19,392	18,492	-	18,492	(35,342)	(385,240)	(420,582)	-	(992)	(4,983)	-	(16,383)	(217,089)	-	-	171	(659,858)	(621,974)
<b>Total Claims Incurred</b>	<b>17,323</b>	<b>3,373</b>	<b>-</b>	<b>3,373</b>	<b>456,767</b>	<b>180,791</b>	<b>637,558</b>	<b>-</b>	<b>-</b>	<b>2,488</b>	<b>-</b>	<b>5,854</b>	<b>570,141</b>	<b>-</b>	<b>-</b>	<b>275</b>	<b>1,216,316</b>	<b>1,237,012</b>

CLAIMS INCURRED [NET]

Particulars	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
	(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
<b>Gross Incurred Claims</b>	<b>3,940</b>	<b>8,528</b>	<b>-</b>	<b>8,528</b>	<b>57,521</b>	<b>179,842</b>	<b>237,363</b>	<b>-</b>	<b>(992)</b>	<b>(199)</b>	<b>-</b>	<b>(12,985)</b>	<b>194,829</b>	<b>-</b>	<b>-</b>	<b>163</b>	<b>418,179</b>	<b>430,647</b>
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)
<b>Total Claims Incurred</b>	<b>13,774</b>	<b>276</b>	<b>-</b>	<b>276</b>	<b>54,822</b>	<b>243,132</b>	<b>297,954</b>	<b>-</b>	<b>-</b>	<b>2,509</b>	<b>-</b>	<b>16,706</b>	<b>401,626</b>	<b>-</b>	<b>-</b>	<b>462</b>	<b>719,257</b>	<b>733,307</b>