

(Amount in Rs. Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024
	Claims Paid (Direct)	597	597	113	113	-	-	113	113	7,540	7,540	718	718	8,258	8,258	7,785	7,785	313	313	0.09	0.09	8,098
Add: Re-insurance accepted to direct claims	4	4	0.01	0.01	-	-	0.01	0.01	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Re-insurance ceded to claims paid	466	466	93	93	-	-	93	93	3,086	3,086	60	60	3,146	3,146	2,400	2,400	104	104	-	-	2,504	2,504
Net Claim Paid	135	135	30	30	-	-	30	30	4,454	4,454	658	658	5,112	5,112	5,385	5,385	209	209	0.09	0.09	5,594	5,594
Add: Claims Outstanding at the end of the year	1,298	1,298	132	132	-	-	132	132	3,663	3,663	70,432	70,432	74,095	74,095	5,555	5,555	685	685	1	1	6,241	6,241
Less: Claims Outstanding at the beginning of the year	1,945	1,945	86	86	-	-	86	86	3,027	3,027	65,796	65,796	68,731	68,731	4,718	4,718	663	663	-	-	5,381	5,381
Net Incurred Claims	388	388	76	76	-	-	76	76	5,090	5,090	5,384	5,384	10,474	10,474	6,222	6,222	231	231	1	1	6,454	6,454
Claims Paid (Direct)																						
-In India	597	597	113	113	-	-	113	113	7,540	7,540	718	718	8,258	8,258	7,785	7,785	313	313	0.09	0.09	8,098	8,098
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	398	398	60	60	-	-	60	60	737	737	46,534	46,534	47,271	47,271	2,877	2,877	404	404	1	1	3,282	3,282
Estimates of IBNR and IBNER at the beginning of the period (net)	561	561	58	58	-	-	58	58	749	749	43,753	43,753	44,502	44,502	2,779	2,779	424	424	-	-	3,203	3,203

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023
	Claims Paid (Direct)	57	57	261	261	-	-	261	261	4,793	4,793	519	519	5,312	5,312	6,916	6,916	136	136	-	-	7,051
Add: Re-insurance accepted to direct claims	18	18	0.03	0.03	-	-	0.03	0.03	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Re-insurance ceded to claims paid	60	60	211	211	-	-	211	211	1,685	1,685	31	31	1,716	1,716	2,460	2,460	37	37	-	-	2,496	2,496
Net Claim Paid	15	15	50	50	-	-	50	50	3,108	3,108	489	489	3,596	3,596	4,456	4,456	99	99	-	-	4,555	4,555
Add: Claims Outstanding at the end of the year	1,471	1,471	60	60	-	-	60	60	3,153	3,153	54,768	54,768	57,921	57,921	4,911	4,911	1,078	1,078	-	-	5,989	5,989
Less: Claims Outstanding at the beginning of the year	1,474	1,474	40	40	-	-	40	40	3,023	3,023	50,877	50,877	53,899	53,899	4,307	4,307	989	989	-	-	5,296	5,296
Net Incurred Claims	12	12	70	70	-	-	70	70	3,238	3,238	4,380	4,380	7,618	7,618	5,059	5,059	187	187	-	-	5,247	5,247
Claims Paid (Direct)																						
-In India	57	57	261	261	-	-	261	261	4,793	4,793	519	519	5,312	5,312	6,916	6,916	136	136	-	-	7,051	7,051
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	929	929	43	43	-	-	43	43	804	804	37,707	37,707	38,511	38,511	1,896	1,896	336	336	-	-	2,232	2,232
Estimates of IBNR and IBNER at the beginning of the period (net)	1,073	1,073	32	32	-	-	32	32	862	862	36,509	36,509	37,371	37,371	2,222	2,222	413	413	-	-	2,635	2,635

FORM NI-5 - CLAIMS SCHEDULE  
Name of the Insurer: Kotak Mahindra General Insurance  
Registration No. 147 and Date of Registration with the

Particulars	Miscellaneous														(Amount in Rs. Lakhs)			
	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments <sup>(1)</sup>		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024
Claims Paid (Direct)	27	27	-	-	80	80	-	-	-	-	-	-	85	85	16,548	16,548	17,259	17,259
Add: Re-insurance accepted to direct claims	-	-	-	-	0.05	0.05	-	-	-	-	-	-	-	-	0.05	0.05	-	4
Less: Re-insurance ceded to claims paid	1	1	-	-	48	48	-	-	-	-	-	-	51	51	5,749	5,749	6,298	6,298
<b>Net Claim Paid</b>	<b>26</b>	<b>26</b>	<b>-</b>	<b>-</b>	<b>33</b>	<b>33</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>34</b>	<b>34</b>	<b>10,799</b>	<b>10,799</b>	<b>10,965</b>	<b>10,965</b>
Add Claims Outstanding at the end of the year	121	121	2	2	65	65	-	-	-	-	-	-	375	375	80,879	80,879	82,869	82,869
Less Claims Outstanding at the beginning of the year	78	78	2	2	63	63	-	-	-	-	-	-	280	280	74,537	74,537	76,568	76,568
<b>Net Incurred Claims</b>	<b>69</b>	<b>69</b>	<b>0.49</b>	<b>0.49</b>	<b>15</b>	<b>15</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>130</b>	<b>130</b>	<b>17,141</b>	<b>17,141</b>	<b>17,606</b>	<b>17,606</b>
<b>Claims Paid (Direct)</b>	<b>27</b>	<b>27</b>	<b>-</b>	<b>-</b>	<b>80</b>	<b>80</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>85</b>	<b>85</b>	<b>16,548</b>	<b>16,548</b>	<b>17,259</b>	<b>17,259</b>
-In India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	14	14	2	2	40	40	-	-	-	-	-	-	93	93	50,702	50,702	51,161	51,161
Estimates of IBNR and IBNER at the beginning of the period (net)	21	21	1	1	46	46	-	-	-	-	-	-	133	133	47,907	47,907	48,526	48,526

Particulars	Miscellaneous														(Amount in Rs. Lakhs)			
	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments <sup>(1)</sup>		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023
Claims Paid (Direct)	1	1	-	-	74	74	-	-	-	-	-	-	61	61	12,499	12,499	12,817	12,817
Add: Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19
Less: Re-insurance ceded to claims paid	0.04	0.04	-	-	51	51	-	-	-	-	-	-	48	48	4,311	4,311	4,582	4,582
<b>Net Claim Paid</b>	<b>1</b>	<b>1</b>	<b>-</b>	<b>-</b>	<b>23</b>	<b>23</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>15</b>	<b>15</b>	<b>8,188</b>	<b>8,188</b>	<b>8,255</b>	<b>8,255</b>
Add Claims Outstanding at the end of the year	119	119	1	1	60	60	-	-	-	-	-	-	514	514	64,603	64,603	66,134	66,134
Less Claims Outstanding at the beginning of the year	109	109	0.44	0.44	65	65	-	-	-	-	-	-	363	363	59,233	59,233	61,246	61,246
<b>Net Incurred Claims</b>	<b>11</b>	<b>11</b>	<b>0.28</b>	<b>0.28</b>	<b>18</b>	<b>18</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>166</b>	<b>166</b>	<b>13,060</b>	<b>13,060</b>	<b>13,483</b>	<b>13,483</b>
<b>Claims Paid (Direct)</b>	<b>1</b>	<b>1</b>	<b>-</b>	<b>-</b>	<b>74</b>	<b>74</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>61</b>	<b>61</b>	<b>12,499</b>	<b>12,499</b>	<b>12,817</b>	<b>12,817</b>
-In India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	56	56	1	1	45	45	-	-	-	-	-	-	256	256	41,101	41,101	42,073	42,073
Estimates of IBNR and IBNER at the beginning of the period (net)	80	80	0.44	0.44	54	54	-	-	-	-	-	-	270	270	40,410	40,410	41,515	41,515