

(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 December,31 2024	Up to the Quarter Ended December,31 2024	For the Quarter Ended December,31 2024	Up to the Quarter Ended December,31 2024	For the Quarter Ended December,31 2024	Up to the Quarter Ended December,31 2024	For the Quarter Ended December,31 2024	Up to the Quarter Ended December,31 2024	For the Quarter Ended December,31 2024	Up to the Quarter Ended December,31 2024	For the Quarter Ended December,31 2024	Up to the Quarter Ended December,31 2024	For the Quarter Ended December,31 2024	Up to the Quarter Ended December,31 2024	For the Quarter Ended December,31 2024	Up to the Quarter Ended December,31 2024	For the Quarter Ended December,31 2024	Up to the Quarter Ended December,31 2024	For the Quarter Ended December,31 2024	Up to the Quarter Ended December,31 2024	For the Quarter Ended December,31 2024	Up to the Quarter Ended December,31 2024
	Claims Paid (Direct)																					
Add -Re-insurance accepted to direct claims	1,229	3,306	106	428	-	-	160	428	11,495	28,225	1,927	4,128	13,136	32,421	11,820	28,527	552	1,120	-	-	12,429	30,754
Less -Re-insurance Ceded to claims paid	95	2,457	52	212	-	-	52	212	4,355	11,287	275	222	4,529	11,510	2,289	5,814	126	327	0	0	3,855	8,951
Net Claim Paid	1,134	879	106	216	-	-	108	216	7,140	17,043	1,652	3,906	8,607	20,911	9,531	22,713	426	793	-	-	8,574	21,803
Add Claims Outstanding at the end of the year	2,114	2,114	692	692	-	-	692	692	3,252	30,388	3,252	30,388	32,741	32,741	6,561	6,561	792	792	0	0	2,292	2,292
Less Claims Outstanding at the beginning of the year	1,285	1,545	137	86	-	-	127	86	3,741	1,027	75,120	45,726	78,871	69,723	6,229	4,718	866	461	-	-	2,082	5,361
Net Incurred Claims	2,000	1,448	421	526	-	-	421	526	6,656	17,368	7,846	18,551	13,202	35,912	8,953	23,006	272	857	0	0	9,239	23,879
Claims Paid (Direct)																						
-In India	1,229	3,306	106	428	-	-	160	428	11,495	28,225	1,927	4,128	13,136	32,421	11,820	28,527	552	1,120	-	-	12,429	30,754
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	230	230	73	73	-	-	73	73	692	692	53,971	53,971	54,663	54,663	3,515	3,515	420	420	4	4	3,939	3,939
Estimates of IBNR and IBNER at the beginning of the period (net)	315	561	68	58	-	-	68	58	712	749	49,924	43,753	50,641	46,502	3,058	2,779	404	424	2	-	1,464	3,202

* Figures in lakhs less than 5000

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 December,31 2023	Up to the Quarter Ended December,31 2023	For the Quarter Ended December,31 2023	Up to the Quarter Ended December,31 2023	For the Quarter Ended December,31 2023	Up to the Quarter Ended December,31 2023	For the Quarter Ended December,31 2023	Up to the Quarter Ended December,31 2023	For the Quarter Ended December,31 2023	Up to the Quarter Ended December,31 2023	For the Quarter Ended December,31 2023	Up to the Quarter Ended December,31 2023	For the Quarter Ended December,31 2023	Up to the Quarter Ended December,31 2023	For the Quarter Ended December,31 2023	Up to the Quarter Ended December,31 2023	For the Quarter Ended December,31 2023	Up to the Quarter Ended December,31 2023	For the Quarter Ended December,31 2023	Up to the Quarter Ended December,31 2023	For the Quarter Ended December,31 2023	Up to the Quarter Ended December,31 2023
	Claims Paid (Direct)																					
Add -Re-insurance accepted to direct claims	643	951	98	541	-	-	98	541	5,390	15,658	561	2,214	5,951	17,872	9,442	24,396	421	855	-	-	9,863	25,251
Less -Re-insurance Ceded to claims paid	8	482	4	15	-	-	4	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Claim Paid	635	469	94	526	-	-	94	526	5,390	15,658	561	2,214	5,951	17,872	9,442	24,396	421	855	-	-	9,863	25,251
Add Claims Outstanding at the end of the year	1,745	1,745	70	70	-	-	70	70	2,895	2,895	61,782	61,782	64,681	64,681	4,611	4,611	926	926	-	-	5,536	5,536
Less Claims Outstanding at the beginning of the year	1,623	1,623	62	40	-	-	62	40	2,798	3,021	57,881	59,902	60,779	51,895	5,732	4,307	1,100	989	-	-	6,832	5,726
Net Incurred Claims	357	567	106	146	-	-	106	146	3,487	10,532	4,350	12,966	7,722	23,356	5,157	16,427	141	488	-	-	5,267	16,915
Claims Paid (Direct)																						
-In India	643	951	98	541	-	-	98	541	5,390	15,658	561	2,214	5,951	17,872	9,442	24,396	421	855	-	-	9,863	25,251
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	579	579	51	51	-	-	51	51	657	657	46,518	46,518	42,175	42,175	2,883	2,883	321	321	-	-	2,224	2,224
Estimates of IBNR and IBNER at the beginning of the period (net)	794	1,073	42	32	-	-	42	32	794	862	39,121	36,959	39,895	37,371	2,116	2,222	321	412	-	-	1,447	2,625

* Figures in lakhs less than 5000

FORM XL 5 - CLAIMS SCHEDULE

Name of the Insurer: Zurich Kotak General Insurance Company (India) Limited
 (Formerly Known as Kotak Mahindra General Insurance Company Limited)
 Registration No. 152 and Date of Registration with the IRDAI November 18, 2015



Particulars	Miscellaneous (Amount in Rs. Lakhs)																	
	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ⁽¹⁾		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	For the Quarter Ended December,31 2024	Up to the Quarter Ended December,31 2024	For the Quarter Ended December,31 2024	Up to the Quarter Ended December,31 2024	For the Quarter Ended December,31 2024	Up to the Quarter Ended December,31 2024	For the Quarter Ended December,31 2024	Up to the Quarter Ended December,31 2024	For the Quarter Ended December,31 2024	Up to the Quarter Ended December,31 2024	For the Quarter Ended December,31 2024	Up to the Quarter Ended December,31 2024	For the Quarter Ended December,31 2024	Up to the Quarter Ended December,31 2024	For the Quarter Ended December,31 2024	Up to the Quarter Ended December,31 2024	For the Quarter Ended December,31 2024	Up to the Quarter Ended December,31 2024
Claims Paid (Direct)																		
Add: Re-insurance accepted to direct claims	11	71	1	1	73	208	-	-	-	-	-	138	688	25,988	61,805	27,424	67,609	
Less: Re-insurance Ceded to claims paid	1	3	0	0	46	155	-	-	-	-	-	57	255	8,093	20,729	6,059	23,472	
Net Claims Paid	10	70	1	1	28	153	-	-	-	-	-	81	433	17,895	41,076	21,365	44,137	
Add Claims Outstanding at the end of the year	176	176	4	4	26	36	-	-	-	-	-	59	179	17,904	63,166	18,390	64,287	
Less Claims Outstanding at the beginning of the year	138	78	3	2	39	63	-	-	-	-	-	34	282	86,467	74,537	88,389	76,168	
Net Incurred Claims	58	168	2	3	24	75	-	-	-	-	-	47	255	23,103	60,249	24,235	62,311	
Claims Paid (Direct)																		
-In India	11	71	1	1	73	208	-	-	-	-	-	138	688	25,988	61,805	27,424	67,609	
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Estimates of IBNR and IBNER at the end of the period (net)	11	11	4	4	27	27	-	-	-	-	-	81	81	58,725	58,725	59,028	59,028	
Estimates of IBNR and IBNER at the beginning of the period (net)	12	21	3	1	33	46	-	-	-	-	-	96	133	54,249	47,906	54,632	48,525	

⁽¹⁾ Details refer to the DDO

Particulars	Miscellaneous (Amount in Rs. Lakhs)																	
	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ⁽¹⁾		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	For the Quarter Ended December,31 2023	Up to the Quarter Ended December,31 2023	For the Quarter Ended December,31 2023	Up to the Quarter Ended December,31 2023	For the Quarter Ended December,31 2023	Up to the Quarter Ended December,31 2023	For the Quarter Ended December,31 2023	Up to the Quarter Ended December,31 2023	For the Quarter Ended December,31 2023	Up to the Quarter Ended December,31 2023	For the Quarter Ended December,31 2023	Up to the Quarter Ended December,31 2023	For the Quarter Ended December,31 2023	Up to the Quarter Ended December,31 2023	For the Quarter Ended December,31 2023	Up to the Quarter Ended December,31 2023	For the Quarter Ended December,31 2023	Up to the Quarter Ended December,31 2023
Claims Paid (Direct)	(4)	9	-	-	152	266	-	-	-	-	-	-	183	701	16,145	44,999	16,886	45,991
Add: Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	6	8	6	8	8	18	505
Less: Re-insurance Ceded to claims paid	(1)	-	-	-	111	100	-	-	-	-	-	146	572	5,622	14,741	6,224	16,366	
Net Claims Paid	(3)	9	-	-	37	74	-	-	-	-	-	43	137	10,529	29,364	10,680	29,730	
Add Claims Outstanding at the end of the year	80	80	-	1	61	61	-	-	-	-	-	411	613	70,721	70,721	72,989	72,989	
Less Claims Outstanding at the beginning of the year	130	100	1	1	66	65	-	-	-	-	-	514	362	68,722	59,711	70,002	61,285	
Net Incurred Claims	(53)	(20)	-	1	34	72	-	-	-	-	-	(58)	188	12,981	40,407	13,262	41,674	
Claims Paid (Direct)																		
-In India	(4)	9	-	-	152	266	-	-	-	-	-	183	701	16,145	44,999	16,886	45,991	
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Estimates of IBNR and IBNER at the end of the period (net)	30	30	1	1	44	44	-	-	-	-	-	143	143	44,737	44,737	45,347	45,347	
Estimates of IBNR and IBNER at the beginning of the period (net)	50	80	1	0	43	54	-	-	-	-	-	246	270	42,882	40,410	43,518	41,515	

⁽¹⁾ Details refer to the DDO