

FORM NO. 6 CLAIMS SCHEDULE  
(Annex to No. 10)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total P&UL		Health		Personal Accident		Travel Insurance		Total T&A		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other exposures <sup>(1)</sup>		Other Miscellaneous request		Total Miscellaneous		Grand Total		
	For the Quarter ended on 30th September 2011	Up to the Quarter ended on 30th September 2011	For the Quarter ended on 30th September 2011	Up to the Quarter ended on 30th September 2011	For the Quarter ended on 30th September 2011	Up to the Quarter ended on 30th September 2011	For the Quarter ended on 30th September 2011	Up to the Quarter ended on 30th September 2011	For the Quarter ended on 30th September 2011	Up to the Quarter ended on 30th September 2011	For the Quarter ended on 30th September 2011	Up to the Quarter ended on 30th September 2011	For the Quarter ended on 30th September 2011	Up to the Quarter ended on 30th September 2011	For the Quarter ended on 30th September 2011	Up to the Quarter ended on 30th September 2011	For the Quarter ended on 30th September 2011	Up to the Quarter ended on 30th September 2011	For the Quarter ended on 30th September 2011	Up to the Quarter ended on 30th September 2011	For the Quarter ended on 30th September 2011	Up to the Quarter ended on 30th September 2011	For the Quarter ended on 30th September 2011	Up to the Quarter ended on 30th September 2011	For the Quarter ended on 30th September 2011	Up to the Quarter ended on 30th September 2011	For the Quarter ended on 30th September 2011	Up to the Quarter ended on 30th September 2011	For the Quarter ended on 30th September 2011	Up to the Quarter ended on 30th September 2011	For the Quarter ended on 30th September 2011	Up to the Quarter ended on 30th September 2011	For the Quarter ended on 30th September 2011	Up to the Quarter ended on 30th September 2011	For the Quarter ended on 30th September 2011	Up to the Quarter ended on 30th September 2011					
	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	
Claim Paid (Rupees)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Reimbursements received to direct originator	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Net Claim Paid to Originator</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Net Claim Outstanding at the end of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Net Claim Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Claims Paid (Rupees)</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
of which:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Settlements made	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
at the end of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
<b>Settlements made</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
<b>Claims Paid (Rupees) at the end of the year</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
<b>Claims Paid (Rupees) at the beginning of the year</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
<b>Grand Total</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			

Notes:  
 (1) Insured But Not Reported (IBNR), Reported but not enough reported (RNR) claims should be included in the amount for outstanding claims.  
 (2) Claims include specific claims settlement cost but not expenses of management.  
 (3) The turnover fees, legal and other expenses should also form part of claims cost, wherever applicable.  
 (4) Claims cost should be adjusted for estimated reinsurance share if there is a sufficient certainty of its recovery.  
 (5) September disclosures to be made for reinsurance/retro-cession which contribute more than 10 percent of the total gross direct premium.

FORM NLS - CLAIMS SCHEDULE

Particulars	Marine Cargo		Marine Hull		Total Marine		Major CG		Major TP		Total Health		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public / Product Liability		Engineering		Aviation		Crop Insurance		Other segments **		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	For the corresponding quarter of the previous year ended on 30th September, 2022	up to the quarter of the previous year ended on 30th September, 2023	For the corresponding quarter of the previous year ended on 30th September, 2022	up to the quarter of the previous year ended on 30th September, 2023	For the corresponding quarter of the previous year ended on 30th September, 2022	up to the quarter of the previous year ended on 30th September, 2023	For the corresponding quarter of the previous year ended on 30th September, 2022	up to the quarter of the previous year ended on 30th September, 2023	For the corresponding quarter of the previous year ended on 30th September, 2022	up to the quarter of the previous year ended on 30th September, 2023	For the corresponding quarter of the previous year ended on 30th September, 2022	up to the quarter of the previous year ended on 30th September, 2023	For the corresponding quarter of the previous year ended on 30th September, 2022	up to the quarter of the previous year ended on 30th September, 2023	For the corresponding quarter of the previous year ended on 30th September, 2022	up to the quarter of the previous year ended on 30th September, 2023	For the corresponding quarter of the previous year ended on 30th September, 2022	up to the quarter of the previous year ended on 30th September, 2023	For the corresponding quarter of the previous year ended on 30th September, 2022	up to the quarter of the previous year ended on 30th September, 2023	For the corresponding quarter of the previous year ended on 30th September, 2022	up to the quarter of the previous year ended on 30th September, 2023	For the corresponding quarter of the previous year ended on 30th September, 2022	up to the quarter of the previous year ended on 30th September, 2023	For the corresponding quarter of the previous year ended on 30th September, 2022	up to the quarter of the previous year ended on 30th September, 2023	For the corresponding quarter of the previous year ended on 30th September, 2022	up to the quarter of the previous year ended on 30th September, 2023	For the corresponding quarter of the previous year ended on 30th September, 2022	up to the quarter of the previous year ended on 30th September, 2023	For the corresponding quarter of the previous year ended on 30th September, 2022	up to the quarter of the previous year ended on 30th September, 2023	For the corresponding quarter of the previous year ended on 30th September, 2022	up to the quarter of the previous year ended on 30th September, 2023	For the corresponding quarter of the previous year ended on 30th September, 2022	up to the quarter of the previous year ended on 30th September, 2023		
Claims Paid (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Estimate of IBNR and IBNER at the end of the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Estimate of IBNR and IBNER at the beginning of the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes:  
 (1) Reported but Not Reported (RNBI), Reported but not enough reported (RNRBI) claims should be included in the account for outstanding claims.  
 (2) Claims include claim for claim settlement cost but not expenses of management.  
 (3) The amounts shown, together with other expenses, form the basis of the claim cost, wherever applicable.  
 (4) Claims cost should be calculated by aggregating all claims made, minus a 5% discount, wherever applicable.  
 (5) Superior discounts to be made for aggregated management which contribute more than 10 percent of the total gross direct premium.