

FORM NL-5 - CLAIMS SCHEDULE

Name of the Insurer: **Hannover Rück SE – India Branch**
Registration No.: **FRB/004**
Date of Registration with the IRDAI : **21st December, 2016**



CLAIMS INCURRED [NET]

Rupees ('000)

Particulars	For the year ended 31 March 2019													Life	Total
	Fire	Marine			Motor	Crop	Aviation	Miscellaneous							
		Hull	Others	Total				Credit	Engineering	Liability	Health	Others			
Claims Paid	2,26,012	232	14,870	15,102	7,989	31,21,319	3,06,839	96,638	31,196	4,701	1,28,884	-	1,70,650	41,09,330	
Direct Claims Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Add : Claims Outstanding at the close of the year (net of Re-insurance)	10,86,723	(9,930)	(30,605)	(40,535)	30,323	10,54,302	60,328	3,20,072	3,20,256	2,20,419	2,03,322	13,709	75,951	33,44,870	
Less: Claims Outstanding at the beginning of the year (net of Re-insurance)	(3,99,247)	(9,983)	(67,332)	(77,315)	(17,298)	(2,37,633)	(54,154)	(78,376)	(1,32,187)	(67,773)	(95,160)	-	(45,233)	(12,04,376)	
Gross Incurred Claims	9,13,488	(19,681)	(83,067)	(1,02,748)	21,014	39,37,988	3,13,013	3,38,334	2,19,265	1,57,347	2,37,046	13,709	2,01,368	62,49,824	
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Less :Re-insurance Ceded to claims paid	(83,747)	(235)	(11,499)	(11,734)	(3,196)	(11,01,982)	(2,58,469)	(56,674)	(12,525)	(1,880)	(48,733)	-	(14,958)	(15,93,898)	
Total Claims Incurred (Net)	8,29,741	(19,916)	(94,566)	(1,14,482)	17,818	28,36,006	54,544	2,81,660	2,06,740	1,55,467	1,88,313	13,709	1,86,410	46,55,926	

Particulars	For the period ended 31 March 2018													Life	Total
	Fire	Marine			Motor	Crop	Aviation	Miscellaneous							
		Hull	Others	Total				Credit	Engineering	Liability	Health	Others			
Claims Paid	34,182	-	4,038	4,038	16,702	8,93,629	-	14,795	7,599	-	31,553	-	42,679	10,45,178	
Direct Claims Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Add : Claims Outstanding at the close of the year (net of Re-insurance)	3,99,247	9,983	67,332	77,315	17,298	2,37,633	54,154	78,376	1,32,187	67,773	95,160	-	45,233	12,04,375	
Less: Claims Outstanding at the beginning of the year (net of Re-insurance)	(213)	-	-	-	-	-	-	-	(166)	-	-	-	(5,025)	(5,404)	
Gross Incurred Claims	4,33,215	9,983	71,370	81,352	34,000	11,31,262	54,154	93,171	1,39,620	67,773	1,26,713	-	82,888	22,44,149	
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Less :Re-insurance Ceded to claims paid	(13,672)	-	(3,102)	(3,102)	(6,681)	(3,57,452)	-	(5,918)	(3,040)	-	(12,621)	-	(5,514)	(4,07,999)	
Total Claims Incurred (Net)	4,19,543	9,983	68,268	78,251	27,319	7,73,810	54,154	87,253	1,36,581	67,773	1,14,092	-	77,374	18,36,150	