

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

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CLAIMS INCURRED [NET]

Rupees ('000)

Particulars	For the year ended 31 March 2021														
	Fire	Marine			Motor	Crop	Aviation	Credit	Miscellaneous					Life	Total
		Others	Cargo	Total					Engineering	Liability	Health	Personal Accident	Others		
Claims Paid	6,54,645	8,612	42,228	50,840	4,10,893	47,31,278	1,43,026	1,38,813	34,261	74,667	2,671	17,715	26,419	6,69,342	69,54,570
Direct Claims Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Add : Claims Outstanding at the close of the year (net of Re-insurance)	22,68,428	8,011	23,448	31,459	16,07,309	24,33,872	33,189	1,24,404	4,67,557	5,68,159	14,838	2,95,830	1,19,520	97,858	80,62,421
Less: Claims Outstanding at the beginning of the year (net of Re-insurance)	(16,67,518)	51,818	4,085	55,903	(3,21,577)	(21,16,871)	(63,643)	(2,87,750)	(3,93,011)	(2,63,558)	(35,178)	(3,35,301)	(63,397)	(81,592)	(55,73,495)
Gross Incurred Claims	12,55,554	68,441	69,761	1,38,202	16,96,625	50,48,278	1,12,572	(24,534)	1,08,807	3,79,267	(17,669)	(21,756)	82,541	6,85,608	94,43,497
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	(2,21,443)	(8,432)	(40,396)	(48,828)	(1,29,650)	(15,61,488)	(1,47,652)	(1,51,192)	(11,787)	(26,593)	(881)	(654)	(8,718)	(3,34,671)	(26,43,558)
Total Claims Incurred (Net)	10,34,111	60,009	29,365	89,374	15,66,975	34,86,790	(35,080)	(1,75,726)	97,020	3,52,674	(18,550)	(22,410)	73,823	3,50,937	67,99,939

Particulars	For the year ended 31 March 2020														
	Fire	Marine			Motor	Crop	Aviation	Credit	Miscellaneous					Life	Total
		Others	Cargo	Total					Engineering	Liability	Health	Personal Accident	Others		
Claims Paid	2,96,703	3,535	12,210	15,745	2,14,563	40,53,843	51,292	3,04,825	1,20,268	23,751	5,865	1,28,801	(1,975)	2,79,700	54,93,381
Direct Claims Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Add : Claims Outstanding at the close of the year (net of Re-insurance)	16,67,518	(51,818)	(4,085)	(55,903)	3,21,577	21,16,871	63,643	2,87,750	3,93,011	2,63,558	35,178	3,35,301	63,397	81,592	55,73,495
Less: Claims Outstanding at the beginning of the year (net of Re-insurance)	(10,82,533)	40,211	324	40,535	(30,323)	(10,54,302)	(60,328)	(3,20,072)	(3,20,256)	(2,20,419)	(7,811)	(1,95,511)	(17,899)	(75,951)	(33,44,870)
Gross Incurred Claims	8,81,689	-8,072	8,449	377	5,05,817	51,16,412	54,607	2,72,503	1,93,023	66,890	33,233	2,68,591	43,523	2,85,341	77,22,006
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	(98,589)	(2,829)	(186)	(3,015)	(70,806)	(13,32,394)	53,609	(2,56,379)	(48,645)	(9,334)	(1,936)	(45,685)	872	(1,08,638)	(19,20,940)
Total Claims Incurred (Net)	7,83,100	(10,901)	8,263	(2,638)	4,35,011	37,84,018	1,08,216	16,124	1,44,378	57,556	31,297	2,22,906	44,395	1,76,703	58,01,066