

PERIODIC DISCLOSURES
FORM NL-5 - CLAIMS SCHEDULE
TATA AIG GENERAL INSURANCE COMPANY LIMITED
IRDAI Registration No. 108, dated January 22, 2001



CLAIMS INCURRED [NET]

Particulars	FIRE	MARINE			MISCELLANEOUS													For the Period Ended December 31, 2019
		Marine Cargo	Marine Others	Marine Total	Motor-OD	Motor-TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Weather	Others	Total	Grand Total
Claims paid - Direct	2,168,812	1,480,617	-	1,480,617	9,254,525	2,590,984	11,845,509	121,146	592,461	3,427,670	487,303	116,589	(2,913)	-	7,127,014	224,241	23,939,020	27,588,449
Add: Claims Outstanding at the end of the period	889,615	1,850,782	-	1,850,782	2,172,927	35,908,537	38,081,464	166,865	741,417	1,798,706	2,368,505	62,115	407,642	1,832	3,708,650	70,302	47,407,498	50,147,895
Less: Claims Outstanding at the beginning of the period	756,109	1,637,597	-	1,637,597	1,798,429	26,408,655	28,207,084	145,997	717,392	1,414,686	2,018,781	58,708	279,818	2,918	4,711,635	55,299	37,612,318	40,006,024
Gross Incurred Claims	2,302,318	1,693,802	-	1,693,802	9,629,023	12,090,866	21,719,889	142,014	616,486	3,811,690	837,027	119,996	124,911	(1,086)	6,124,029	239,244	33,734,200	37,730,320
Add :Re-insurance accepted to direct claims	301,033	17,149	-	17,149	-	-	-	-	1,305	-	-	24,676	-	-	-	-	38,801	356,983
Less :Re-insurance Ceded to claims paid	1,983,457	66,470	-	66,470	3,300,696	188,209	3,488,905	5,806	31,377	282,306	219,481	131,238	(17,347)	-	4,054,970	67,833	8,264,569	10,314,496
Net Claims Incurred	619,894	1,644,481	-	1,644,481	6,328,327	11,902,657	18,230,984	136,208	586,414	3,529,384	630,366	13,434	142,258	(1,086)	2,069,059	171,411	25,508,432	27,772,807

(₹ in '000s)

Particulars	FIRE	MARINE			MISCELLANEOUS													For the Period Ended December 31, 2018
		Marine Cargo	Marine Others	Marine Total	Motor-OD	Motor-TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Weather	Others	Total	Grand Total
Claims paid - Direct	1,637,251	1,687,227	-	1,687,227	7,389,722	2,114,188	9,503,910	94,369	600,985	2,357,869	520,154	500,161	97,469	-	6,020,785	144,307	19,840,009	23,164,487
Add: Claims Outstanding at the end of the period	694,602	1,633,662	-	1,633,662	2,155,390	24,579,227	26,734,617	157,198	516,842	1,159,434	1,881,248	123,082	277,661	830	4,138,169	115,041	35,104,122	37,432,386
Less: Claims Outstanding at the beginning of the period	354,315	1,367,949	-	1,367,949	1,777,369	18,670,001	20,447,370	96,658	432,495	578,796	1,626,074	101,527	208,319	3,388	1,274,794	80,819	24,850,240	26,572,504
Gross Incurred Claims	1,977,538	1,952,940	-	1,952,940	7,767,743	8,023,414	15,791,157	154,909	685,332	2,938,507	775,328	521,716	166,811	(2,558)	8,884,160	178,529	30,093,891	34,024,369
Add :Re-insurance accepted to direct claims	351,758	21,787	-	21,787	-	-	-	-	-	-	-	13,418	1,716	-	-	-	15,134	388,679
Less :Re-insurance Ceded to claims paid	1,678,554	258,600	-	258,600	1,012,101	192,703	1,204,804	4,755	73,960	140,058	212,918	452,800	66,037	113	4,802,489	75,871	7,033,805	8,970,959
Net Claims Incurred	650,742	1,716,127	-	1,716,127	6,755,642	7,830,711	14,586,353	150,154	611,372	2,798,449	575,828	70,632	100,774	(2,671)	4,081,671	102,658	23,075,220	25,442,089

(₹ in '000s)

Particulars	FIRE	MARINE			MISCELLANEOUS													For the Quarter Ended December 31, 2019
		Marine Cargo	Marine Others	Marine Total	Motor-OD	Motor-TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Weather	Others	Total	Grand Total
Claims paid - Direct	649,764	550,142	-	550,142	3,427,001	1,018,028	4,445,029	(1,831)	199,590	1,247,304	304,284	50,982	1,704	-	5,601,444	83,763	11,932,269	13,132,175
Add: Claims Outstanding at the end of the quarter	889,615	1,850,782	-	1,850,782	2,172,927	35,908,537	38,081,464	166,865	741,417	1,798,706	2,368,505	62,115	407,642	1,832	3,708,650	70,302	47,407,498	50,147,895
Less: Claims Outstanding at the beginning of the quarter	844,750	1,812,847	-	1,812,847	2,227,016	32,645,250	34,872,266	159,286	763,379	1,756,357	2,365,372	68,698	364,501	1,974	6,115,980	87,532	46,555,345	49,212,942
Gross Incurred Claims	694,629	588,077	-	588,077	3,372,912	4,281,315	7,654,227	5,748	177,628	1,289,653	307,417	44,399	44,845	(142)	3,194,114	66,533	12,784,422	14,067,128
Add :Re-insurance accepted to direct claims	13,482	-	-	-	-	-	-	-	1,305	-	11,028	10,671	-	-	-	-	23,004	36,486
Less :Re-insurance Ceded to claims paid	520,595	82,290	-	82,290	1,311,900	75,785	1,387,685	(21,375)	10,064	123,601	172,158	61,671	(4,483)	-	3,185,186	23,248	4,937,755	5,540,640
Net Claims Incurred	187,516	505,787	-	505,787	2,061,012	4,205,530	6,266,542	27,123	168,869	1,166,052	146,287	(6,601)	49,328	(142)	8,928	43,285	7,869,671	8,562,974

(₹ in '000s)

Particulars	FIRE	MARINE			MISCELLANEOUS													For the Quarter Ended December 31, 2018
		Marine Cargo	Marine Others	Marine Total	Motor-OD	Motor-TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Weather	Others	Total	Grand Total
Claims paid - Direct	1,045,430	713,983	-	713,983	2,706,076	840,215	3,546,291	36,008	167,026	1,112,947	66,797	213,401	80,613	(14)	563,363	43,132	5,829,564	7,588,977
Add: Claims Outstanding at the end of the quarter	694,602	1,633,662	-	1,633,662	2,155,390	24,579,227	26,734,617	157,198	516,842	1,159,434	1,881,248	123,082	277,661	830	4,138,169	115,041	35,104,122	37,432,386
Less: Claims Outstanding at the beginning of the quarter	690,535	1,597,516	-	1,597,516	2,212,311	22,483,854	24,696,165	148,064	505,286	942,407	1,749,926	121,993	240,943	1,445	291,662	104,918	28,802,809	31,090,860
Gross Incurred Claims	1,049,497	750,129	-	750,129	2,649,155	2,935,588	5,584,743	45,142	178,582	1,329,974	198,119	214,490	117,331	(629)	4,409,870	53,255	12,130,877	13,930,503
Add :Re-insurance accepted to direct claims	8,727	17,107	-	17,107	-	-	-	-	-	-	-	781	492	-	-	-	1,273	27,107
Less :Re-insurance Ceded to claims paid	901,262	90,706	-	90,706	503,324	73,840	577,164	1,837	34,867	63,600	(6,310)	190,511	59,333	104	413,621	19,342	1,354,069	2,346,037
Net Claims Incurred	156,962	676,530	-	676,530	2,145,831	2,861,748	5,007,579	43,305	143,715	1,266,374	205,210	24,471	57,998	(733)	3,996,249	33,913	10,778,081	11,611,573