

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



CLAIMS INCURRED [NET]

CLAIMS INCURRED (NET)																			IN 0005	
Particulars	FIRE	MARINE			MISCELLANEOUS														For the Period Ended June 30, 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	629,212	392,378	-	392,378	2,663,975	496,135	3,160,110	78,511	202,842	1,028,097	99,468	42,444	4,374	-	1,134,587	56,872	5,807,305	6,828,895		
Add: Claims Outstanding at the end of the period	838,072	1,764,814	-	1,764,814	2,055,305	29,538,461	31,593,766	173,343	754,570	1,587,135	2,121,958	57,635	306,603	2,098	6,076,798	96,795	42,770,701	45,373,587		
Less: Claims Outstanding at the beginning of the period	756,108	1,637,597	-	1,637,597	1,798,429	26,408,655	28,207,084	145,997	717,391	1,414,685	2,018,781	58,707	279,818	2,918	4,711,634	55,298	37,612,313	40,006,018		
Gross Incurred Claims	711,176	519,595	-	519,595	2,920,851	3,625,941	6,546,792	105,857	240,021	1,200,547	202,645	41,372	31,159	(820)	2,499,751	98,369	10,965,693	12,196,464		
Add -Re-insurance accepted to direct claims	187,101	7,613	-	7,613	-	-	-	-	-	-	325	462	-	-	-	-	787	195,501		
Less -Re-insurance Ceded to claims paid	664,915	(772)	-	(772)	890,662	15,046	905,708	24,474	11,894	68,761	10,841	38,216	(8,385)	-	644,766	19,183	1,715,458	2,379,601		
Net Claims Incurred	233,362	527,980	-	527,980	2,030,189	3,610,895	5,641,084	81,383	228,127	1,131,786	192,129	3,618	39,544	(820)	1,854,985	79,186	9,251,022	10,012,364		

(₹ in '000s)

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		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	334,062	340,740	-	340,740	2,125,644	448,765	2,574,409	17,257	189,258	551,925	186,490	12,409	15,597	-	823,210	52,943	4,423,498	5,098,300	
Add: Claims Outstanding at the end of the period	565,724	1,444,773	-	1,444,773	2,229,617	20,799,734	23,029,351	118,829	472,784	873,129	1,730,571	57,825	204,800	1,794	1,226,878	39,447	27,755,408	29,765,905	
Less: Claims Outstanding at the beginning of the period	474,926	1,367,012	-	1,367,012	1,777,368	18,670,002	20,447,370	77,492	414,867	597,030	1,626,703	51,328	208,318	2,442	1,274,794	30,222	24,730,566	26,572,504	
Gross Incurred Claims	424,860	418,501	-	418,501	2,577,893	2,578,497	5,156,390	58,594	247,175	828,024	290,358	18,906	12,079	(648)	775,294	62,168	7,448,340	8,291,701	
Add :Re-insurance accepted to direct claims	48,762	1,865	-	1,865	-	-	-	-	-	-	1,252	1,043	-	-	-	-	2,295	52,922	
Less :Re-insurance Ceded to claims paid	322,535	33,906	-	33,906	142,322	39,519	181,841	863	10,057	43,441	89,895	10,268	826	-	682,609	39,487	1,059,287	1,415,728	
Net Claims Incurred	151,087	386,460	-	386,460	2,435,571	2,538,978	4,974,549	57,731	237,118	784,583	201,715	9,681	11,253	(648)	92,685	22,681	6,391,348	6,928,895	

(₹ in '000s)

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		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	629,212	392,378	-	392,378	2,663,975	496,135	3,160,110	78,511	202,842	1,028,097	99,468	42,444	4,374	-	1,134,587	56,872	5,807,305	6,828,895	
Add: Claims Outstanding at the end of the quarter	838,072	1,764,814	-	1,764,814	2,055,305	29,538,461	31,593,766	173,343	754,570	1,587,135	2,121,958	57,635	306,603	2,098	6,076,798	96,795	42,770,701	45,373,587	
Less: Claims Outstanding at the beginning of the quarter	756,108	1,637,597	-	1,637,597	1,798,429	26,408,655	28,207,084	145,997	717,391	1,414,685	2,018,781	58,707	279,818	2,918	4,711,634	55,298	37,612,313	40,006,018	
Gross Incurred Claims	711,176	519,595	-	519,595	2,920,851	3,625,941	6,546,792	105,857	240,021	1,200,547	202,645	41,372	31,159	(820)	2,499,751	98,369	10,965,693	12,196,464	
Add -Re-insurance accepted to direct claims	187,101	7,613	-	7,613	-	-	-	-	-	-	325	462	-	-	-	-	787	195,501	
Less -Re-insurance Ceded to claims paid	664,915	(772)	-	(772)	890,662	15,046	905,708	24,474	11,894	68,761	10,841	38,216	(8,385)	-	644,766	19,183	1,715,458	2,379,601	
Net Claims Incurred	233,362	527,980	-	527,980	2,030,189	3,610,895	5,641,084	81,383	228,127	1,131,786	192,129	3,618	39,544	(820)	1,854,985	79,186	9,251,022	10,012,364	

(₹ in '000s)

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Add: Claims Outstanding at the end of the quarter	565,724	1,444,773	-	1,444,773	2,229,617	20,799,734	23,029,351	118,829	472,784	873,129	1,730,571	57,825	204,800	1,794	1,226,878	39,447	27,755,408	29,765,905	
Less: Claims Outstanding at the beginning of the quarter	474,926	1,367,012	-	1,367,012	1,777,368	18,670,002	20,447,370	77,492	414,867	597,030	1,626,703	51,328	208,318	2,442	1,274,794	30,222	24,730,566	26,572,504	
Gross Incurred Claims	424,860	418,501	-	418,501	2,577,893	2,578,497	5,156,390	58,594	247,175	828,024	290,358	18,906	12,079	(648)	775,294	62,168	7,448,340	8,291,701	
Add -Re-insurance accepted to direct claims	48,762	1,865	-	1,865	-	-	-	-	-	-	1,252	1,043	-	-	-	-	2,295	52,922	
Less -Re-insurance Ceded to claims paid	322,535	33,906	-	33,906	142,322	39,519	181,841	863	10,057	43,441	89,895	10,268	826	-	682,609	39,487	1,059,287	1,415,728	
Net Claims Incurred	151,087	386,460	-	386,460	2,435,571	2,538,978	4,974,549	57,731	237,118	784,583	201,715	9,681	11,253	(648)	92,685	22,681	6,391,348	6,928,895	