

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



Particulars	FIRE	MARINE			MISCELLANEOUS													For the Period Ended December 31, 2020	
		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	2,121,766	1,298,791	-	1,298,791	7,278,407	1,552,726	8,831,133	100,518	392,224	2,957,906	1,380,433	125,104	244,442	-	991,050	95,205	15,058,015	18,478,572	
Add: Claims Outstanding at the end of the period	1,340,209	2,056,044	-	2,056,044	3,124,530	51,503,092	54,627,622	204,922	810,658	2,670,501	2,411,665	108,442	619,249	2,367	1,791,843	87,116	63,334,385	66,730,638	
Less: Claims Outstanding at the beginning of the period	1,026,333	1,799,545	-	1,799,545	1,879,247	40,313,739	42,192,986	149,236	768,655	1,787,525	2,471,050	92,390	498,601	2,367	2,691,134	84,628	50,738,572	53,564,450	
Gross Incurred Claims	2,435,642	1,555,290	-	1,555,290	8,523,690	12,742,079	21,265,769	156,204	434,227	3,840,882	1,321,048	141,156	365,090	-	31,759	97,693	27,653,828	31,644,760	
Add :Re-insurance accepted to direct claims	218,151	29,421	-	29,421	-	-	-	-	-	-	340,611	14,254	-	-	-	1	354,866	602,438	
Less :Re-insurance Ceded to claims paid	1,803,930	78,365	-	78,365	2,633,780	94,016	2,727,796	5,054	36,133	266,475	1,431,397	126,923	149,086	-	555,021	27,004	5,324,889	7,207,184	
Net Claims Incurred	849,863	1,506,346	-	1,506,346	5,889,910	12,648,063	18,537,973	151,150	398,094	3,574,407	230,262	28,487	216,004	-	(523,262)	70,690	22,683,805	25,040,014	

(₹ in '000s)

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	-	12,820	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 Quarter Ended December 31, 2020	
		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	746,074	578,021	-	578,021	3,242,030	836,868	4,078,898	52,275	189,158	1,389,443	418,237	59,158	15,564	-	113,189	28,502	6,344,424	7,668,519	
Add: Claims Outstanding at the end of the quarter	1,340,209	2,056,044	-	2,056,044	3,124,530	51,503,092	54,627,622	204,922	810,658	2,670,501	2,411,665	108,442	619,249	2,367	1,791,843	87,116	63,334,385	66,730,638	
Less: Claims Outstanding at the beginning of the quarter	1,293,607	1,977,237	-	1,977,237	2,818,520	48,293,155	51,111,675	195,638	830,828	2,630,804	2,406,469	104,186	514,465	2,367	1,798,161	97,008	59,691,601	62,962,445	
Gross Incurred Claims	792,676	656,828	-	656,828	3,548,040	4,046,805	7,594,845	61,559	168,988	1,429,140	423,433	63,414	120,348	-	106,871	18,610	9,987,208	11,436,712	
Add :Re-insurance accepted to direct claims	46,911	5,296	-	5,296	-	-	-	-	-	-	12,883	1	-	-	-	-	12,884	65,091	
Less :Re-insurance Ceded to claims paid	586,505	53,369	-	53,369	1,150,552	51,268	1,201,820	2,629	25,779	128,436	404,743	54,346	25,224	-	90,872	2,751	1,936,600	2,576,474	
Net Claims Incurred	253,082	608,755	-	608,755	2,397,488	3,995,537	6,393,025	58,930	143,209	1,300,704	31,573	9,069	95,124	-	15,999	15,859	8,063,492	8,925,329	

(₹ 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	