

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 September 30, 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	1,375,692	720,770	-	720,770	4,036,377	715,858	4,752,235	48,243	203,066	1,568,463	962,196	65,946	228,878	-	817,861	66,703	8,713,591	10,810,053	
Add: Claims Outstanding at the end of the period	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	
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	1,642,966	898,462	-	898,462	4,975,650	8,695,274	13,670,924	94,645	265,239	2,411,742	897,615	77,742	244,742	-	(75,112)	79,083	17,666,620	20,208,048	
Add :Re-insurance accepted to direct claims	171,240	24,125	-	24,125	-	-	-	-	-	-	327,728	14,253	-	-	-	-	341,982	537,347	
Less :Re-insurance Ceded to claims paid	1,217,425	24,996	-	24,996	1,483,228	42,748	1,525,976	2,425	10,354	138,039	1,026,654	72,577	123,862	-	464,149	24,253	3,388,289	4,630,710	
Net Claims Incurred	596,781	897,591	-	897,591	3,492,422	8,652,526	12,144,948	92,220	254,885	2,273,703	198,689	19,418	120,880	-	(539,261)	54,831	14,620,313	16,114,685	

(₹ 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	1,519,048	930,475	-	930,475	5,827,524	1,572,956	7,400,480	122,977	392,871	2,180,366	183,019	65,607	(4,617)	-	1,525,570	140,478	12,006,751	14,456,274	
Add: Claims Outstanding at the end of the period	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	
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	1,607,689	1,105,725	-	1,105,725	6,256,111	7,809,551	14,065,662	136,266	438,858	2,522,037	529,610	75,597	80,066	(944)	2,929,915	172,711	20,949,778	23,663,192	
Add :Re-insurance accepted to direct claims	287,551	17,149	-	17,149	-	-	-	-	-	1,792	14,005	-	-	-	-	-	15,797	320,497	
Less :Re-insurance Ceded to claims paid	1,462,862	(15,820)	-	(15,820)	1,988,796	112,424	2,101,220	27,181	21,313	158,705	47,323	69,567	(12,864)	-	869,784	44,585	3,326,814	4,773,856	
Net Claims Incurred	432,378	1,138,694	-	1,138,694	4,267,315	7,697,127	11,964,442	109,085	417,545	2,363,332	484,079	20,035	92,930	(944)	2,060,131	128,126	17,638,761	19,209,833	

(₹ in '000s)

Particulars	FIRE	MARINE			MISCELLANEOUS													For the Quarter Ended September 30, 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	689,865	419,435	-	419,435	3,001,053	514,898	3,515,951	36,420	140,911	1,061,354	221,932	35,577	169,531	-	567,301	53,772	5,802,749	6,912,049	
Add: Claims Outstanding at the end 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	
Less: Claims Outstanding at the beginning of the quarter	1,308,065	1,979,726	-	1,979,726	2,786,747	43,762,854	46,549,601	184,334	869,190	2,265,658	2,358,118	125,512	516,071	2,367	2,725,220	110,038	55,706,109	58,993,900	
Gross Incurred Claims	675,407	416,946	-	416,946	3,032,826	5,045,199	8,078,025	47,724	102,549	1,426,500	270,283	14,251	167,925	-	(359,758)	40,742	9,788,241	10,880,594	
Add :Re-insurance accepted to direct claims	71,046	6,055	-	6,055	-	-	-	-	-	-	187,603	23	-	-	-	-	187,626	264,727	
Less :Re-insurance Ceded to claims paid	570,276	36,128	-	36,128	1,073,485	33,615	1,107,100	1,821	7,047	97,800	364,615	31,879	100,639	-	311,508	22,916	2,045,325	2,651,729	
Net Claims Incurred	176,177	386,873	-	386,873	1,959,341	5,011,584	6,970,925	45,903	95,502	1,328,700	93,271	(17,605)	67,286	-	(671,266)	17,826	7,930,542	8,493,592	

(₹ in '000s)

Particulars	FIRE	MARINE			MISCELLANEOUS													For the Quarter Ended September 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	889,836	538,097	-	538,097	3,163,549	1,076,821	4,240,370	44,466	190,029	1,152,269	83,551	23,163	(8,991)	-	390,983	83,606	6,199,446	7,627,379	
Add: Claims Outstanding at the end 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	
Less: Claims Outstanding at the beginning 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	
Gross Incurred Claims	896,514	586,130	-	586,130	3,335,260	4,183,610	7,518,870	30,409	198,838	1,321,491	326,965	34,226	48,907	(124)	430,165	74,343	9,984,090	11,466,734	
Add :Re-insurance accepted to direct claims	100,450	9,536	-	9,536	-	-	-	-	-	-	1,467	13,543	-	-	-	-	15,010	124,996	
Less :Re-insurance Ceded to claims paid	797,947	(15,048)	-	(15,048)	1,098,134	97,378	1,195,512	2,707	9,419	89,944	36,482	31,351	(4,479)	-	225,018	25,402	1,611,356	2,394,255	
Net Claims Incurred	199,017	610,714	-	610,714	2,237,126	4,086,232	6,323,358	27,702	189,419	1,231,547	291,950	16,418	53,386	(124)	205,147	48,941	8,387,744	9,197,475	