

## FORM NL-5 - CLAIMS SCHEDULE

Name of the Insurer: KI Insurance Company SE - India Reinsurance Branch

Registration No. FRB/007 and Date of Registration with the IRDAI: 1.02.2017

(Amount in Rs. Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation &/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments <sup>(1)</sup>		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total		
	For the half year March 31, 2025	For the year March 31, 2025	For the half year March 31, 2025	For the year March 31, 2025	For the half year March 31, 2025	For the year March 31, 2025	For the half year March 31, 2025	For the year March 31, 2025	For the half year March 31, 2025	For the year March 31, 2025	For the half year March 31, 2025	For the year March 31, 2025	For the half year March 31, 2025	For the year March 31, 2025	For the half year March 31, 2025	For the year March 31, 2025	For the half year March 31, 2025	For the year March 31, 2025	For the half year March 31, 2025	For the year March 31, 2025	For the half year March 31, 2025	For the year March 31, 2025	For the half year March 31, 2025	For the year March 31, 2025	For the half year March 31, 2025	For the year March 31, 2025	For the half year March 31, 2025	For the year March 31, 2025	For the half year March 31, 2025	For the year March 31, 2025	For the half year March 31, 2025	For the year March 31, 2025	For the half year March 31, 2025	For the year March 31, 2025	For the half year March 31, 2025	For the year March 31, 2025	For the half year March 31, 2025	For the year March 31, 2025				
Claims Paid (Direct)																																										
Add :Re-insurance accepted to direct claims	949	2,068	519	3,114	-	-	519	3,114	9	14	21	34	21	48	-	-	-	-	-	-	-	-	-	-	256	259	1,224	3,391	(0)	2	687	1,139	-	-	-	-	-	-	2,189	4,840	3,657	16,032
Less:Re-insurance ceded to claims paid	1,466	1,906	304	2,775	-	-	304	2,775	(9)	-	-	-	(9)	-	-	-	-	-	-	-	-	-	-	0	2	1,175	3,277	-	-	-	-	-	-	-	-	-	-	1,175	3,279	2,638	7,362	
Net Claims Paid	(211)	159	215	339	-	-	215	339	(0)	13	21	34	21	48	-	-	-	-	-	-	-	-	-	257	258	49	114	(0)	2	687	1,139	-	-	-	-	-	-	1,015	1,561	1,019	2,080	
Add Claims Outstanding at the end of the year	(2,121)	7,148	(444)	(5,775)	3	6	(443)	(5,781)	(310)	(6)	(150)	35	(440)	31	-	0	4	-	-	0	4	-	-	645	4,917	2,420	3,228	(33)	48	(9,018)	2,756	-	-	(0)	1	(6,427)	16,984	(6,989)	20,913			
Less Claims Outstanding at the beginning of the year	1,133	10,267	(381)	2,085	9	12	(572)	2,097	(223)	97	(69)	105	(292)	202	-	3	1	-	-	3	1	-	-	(547)	3,099	405	827	35	108	(3,327)	8,748	-	-	(1)	-	(3,725)	12,984	(3,165)	25,347			
Net Incurred Claims	(3,455)	(2,950)	352	1,029	(6)	(6)	347	1,824	(877)	(87)	(40)	(36)	(127)	(133)	-	(2)	4	-	-	(2)	4	-	-	1,448	2,075	2,064	2,515	(48)	(58)	(5,003)	(4,852)	-	-	1	1	(1,688)	(439)	(4,806)	(2,375)			
Claims Paid (Direct)																																										
-In India	949	2,068	519	3,114	-	-	519	3,114	9	14	21	34	21	48	-	-	-	-	-	-	-	-	-	256	259	1,224	3,391	(0)	2	687	1,139	-	-	-	-	-	-	2,189	4,840	3,657	16,032	
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Estimates of IBNR and IBNER at the end of the period (net)	3,722	3,722	1,795	1,795	7	7	1,802	1,802	47	47	35	35	82	82	-	4	4	-	-	4	4	-	-	4,597	4,597	2,978	2,978	49	49	1,246	1,246	-	-	1	1	6,956	6,956	14,481	14,481			
Estimates of IBNR and IBNER at the beginning of the period (net)	6,956	6,956	1,400	1,400	12	12	1,412	1,412	136	136	105	105	241	241	-	1	1	-	-	1	1	-	-	2,885	2,885	480	480	102	102	5,604	5,604	-	-	0	0	9,315	9,315	17,682	17,682			

## Notes:

a) Incurred But Not Reported (IBNR), incurred but not enough reported (IBNER) claims should be included in the amount for outstanding claims.

b) Claims includes specific claims settlement cost but not expenses of management

c) The surveyor fees, legal and other expenses shall also form part of claims cost, wherever applicable.

d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realization.

e) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

(Amount in Rs. Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation &/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments <sup>(1)</sup>		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total	
	For the half year March 31, 2024	For the year March 31, 2024	For the half year March 31, 2024	For the year March 31, 2024	For the half year March 31, 2024	For the year March 31, 2024	For the half year March 31, 2024	For the year March 31, 2024	For the half year March 31, 2024	For the year March 31, 2024	For the half year March 31, 2024	For the year March 31, 2024	For the half year March 31, 2024	For the year March 31, 2024	For the half year March 31, 2024	For the year March 31, 2024	For the half year March 31, 2024	For the year March 31, 2024	For the half year March 31, 2024	For the year March 31, 2024	For the half year March 31, 2024	For the year March 31, 2024	For the half year March 31, 2024	For the year March 31, 2024	For the half year March 31, 2024	For the year March 31, 2024	For the half year March 31, 2024	For the year March 31, 2024	For the half year March 31, 2024	For the year March 31, 2024	For the half year March 31, 2024	For the year March 31, 2024	For the half year March 31, 2024	For the year March 31, 2024	For the half year March 31, 2024	For the year March 31, 2024	For the half year March 31, 2024	For the year March 31, 2024	For the half year March 31, 2024	For the year March 31, 2024	
Claims Paid (Direct)																																									
Add: Re-insurance accepted to direct claims	414	3,823	2,050	2,606	-	-	2,050	2,606	2	45	-	-	2	45	-	-	-	-	-	-	-	-	-	28	44	4,869	5,033	(0)	1	4,153	6,467	-	-	(0)	0	9,052	11,589	11,516	18,019		
Less: Re-insurance Ceded to claims paid	(56)	1,098	1,984	2,283	-	-	1,984	2,283	428	9	-	-	428	9	-	-	-	-	-	-	-	-	14	29	4,795	4,941	0	0	-	-	-	-	-	-	-	-	-	5,190	4,879	7,118	8,170
Net Claims Paid	470	2,815	66	323	-	-	66	323	(426)	36	-	-	(426)	36	-	-	-	-	-	-	-	-	13	15	120	102	(0)	0	4,153	6,467	-	-	(0)	0	3,862	6,710	4,398	9,848			
Add Claims Outstanding at the end of the year	831	10,267	(1,131)	2,095	10	12	(1,132)	2,097	(323)	97	(104)	105	(427)	202	-	(5)	1	-	-	(9)	1	-	-	(880)	3,099	(62)	827	8	108	(7,417)	8,748	-	-	(4)	0	(8,793)	12,984	(9,883)	25,248		
Less Claims Outstanding at the beginning of the year	1,132	12,772	(581)	2,403	9	11	(572)	2,414	(223)	180	(69)	140	(292)	221	-	3	10	-	-	3	10	-	-	(547)	2,392	405	1,687	35	129	(3,327)	15,151	-	-	(1)	1	(3,724)	19,703	(3,164)	34,889		
Net Incurred Claims	169	310	(485)	5	1	1	(484)	5	(526)	(48)	(35)	(35)	(561)	(83)	-	(12)	(9)	-	-	(12)	(9)	-	-	(317)	722	(247)	(678)	(27)	(20)	63	63	-	-	(3)	(3)	(1,205)	(8)	(1,921)	308		
Claims Paid (Direct)																																									
-In India	414	3,823	2,050	2,606	-	-	2,050	2,606	2	45	-	-	2	45	-	-	-	-	-	-	-	-	28	44	4,869	5,033	(0)	1	4,153	6,467	-	-	(0)	0	9,052	11,589	11,516	18,019			
-Outside India																																									
Estimates of IBNR and IBNER at the end of the period (net)	6,956	6,956	1,400	1,400	12	12	1,412	1,412	136	136	105	105	241	241	-	1	1	-	-	1	1	-	-	2,885	2,885	480	480	102	102	5,604	5,604	-	-	0	0	9,315	9,315	17,682	17,682		
Estimates of IBNR and IBNER at the beginning of the period (net)	5,755	5,755	1,413	1,413	11	11	1,424	1,424	214	214	88	88	302	302	-	-	10	10	-	-	10	10	-	-	2,961	2,961	1,115	1,115	100	100	13,037	13,037	-	-	3	3	16,628	16,628	22,807	22,807	

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