

FORM NL-5 - CLAIMS SCHEDULE

HDFC ERGO GENERAL INSURANCE COMPANY LIMITED

Registration no: 125

Date of Registration with the IRDA/September 27,2002

CLAIMS INCURRED (NET)

Particulars	Fire		Marine Cargo		Marine Hull		Motor-OD		Motor-TP		Motor/Declined Risk Pool		Workmen Compensation		Public Liability		Product Liability		Other Liabilities		
	Quarter ended Jun 30, 2017	Period ended Jun 30, 2017	Quarter ended Jun 30, 2017	Period ended Jun 30, 2017	Quarter ended Jun 30, 2017	Period ended Jun 30, 2017	Quarter ended Jun 30, 2017	Period ended Jun 30, 2017	Quarter ended Jun 30, 2017	Period ended Jun 30, 2017	Quarter ended Jun 30, 2017	Period ended Jun 30, 2017	Quarter ended Jun 30, 2017	Period ended Jun 30, 2017	Quarter ended Jun 30, 2017	Period ended Jun 30, 2017	Quarter ended Jun 30, 2017	Period ended Jun 30, 2017	Quarter ended Jun 30, 2017	Period ended Jun 30, 2017	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																					
Direct claims	309,756	309,756	77,397	77,397	489	489	1,729,674	1,729,674	511,003	511,003	-	-	3,422	3,422	(0)	(0)	(0)	(0)	17,640	17,640	
Add Claims Outstanding at the end of the year	3,971,837	3,971,837	1,119,309	1,119,309	198,445	198,445	1,310,193	1,310,193	17,992,564	17,992,564	(0)	(0)	129,572	129,572	9,886	9,886	77,449	77,449	234,986	234,986	
Less Claims Outstanding at the beginning of the year	(6,420,480)	(6,420,480)	(934,482)	(934,482)	(141,780)	(141,780)	(1,127,077)	(1,127,077)	(16,925,412)	(16,925,412)	0	0	(116,772)	(116,772)	(9,253)	(9,253)	(76,940)	(76,940)	(230,266)	(230,266)	
Gross Incurred Claims	(2,138,887)	(2,138,887)	262,224	262,224	57,154	57,154	1,912,790	1,912,790	1,578,155	1,578,155	0	0	16,222	16,222	634	634	509	509	22,360	22,360	
Add :-Re-insurance accepted to direct claims	33,166	33,166	13,745	13,745	2,513	2,513	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Less :-Re-insurance Ceded to claims paid	(252,903)	(252,903)	(56,280)	(56,280)	(2,842)	(2,842)	(434,994)	(434,994)	(105,075)	(105,075)	-	-	(171)	(171)	0	0	0	0	(14,367)	(14,367)	
Less :-Re-insurance Ceded to closing claims o/s	(3,404,828)	(3,404,828)	(526,976)	(526,976)	(193,308)	(193,308)	(326,556)	(326,556)	(3,751,285)	(3,751,285)	(0)	(0)	(6,755)	(6,755)	(494)	(494)	(62,486)	(62,486)	(146,156)	(146,156)	
Add :-Re-insurance Ceded to opening claims o/s	5,853,875	5,853,875	425,069	425,069	136,677	136,677	281,062	281,062	3,493,152	3,493,152	0	0	6,400	6,400	763	763	62,461	62,461	149,369	149,369	
Total Claims Incurred	90,423	90,423	117,782	117,782	194	194	1,432,303	1,432,303	1,214,947	1,214,947	0	0	15,697	15,697	902	902	484	484	11,205	11,205	

Particulars	Engineering		Aviation		Personal Accident		Health		Home		Specialty		Weather/Crop		Others		Total			
	Quarter ended Jun 30, 2017	Period ended Jun 30, 2017	Quarter ended Jun 30, 2017	Period ended Jun 30, 2017	Quarter ended Jun 30, 2017	Period ended Jun 30, 2017	Quarter ended Jun 30, 2017	Period ended Jun 30, 2017	Quarter ended Jun 30, 2017	Period ended Jun 30, 2017	Quarter ended Jun 30, 2017	Period ended Jun 30, 2017	Quarter ended Jun 30, 2017	Period ended Jun 30, 2017	Quarter ended Jun 30, 2017	Period ended Jun 30, 2017	Quarter ended Jun 30, 2017	Period ended Jun 30, 2017		
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)		
Claims paid																				
Direct claims	125,305	125,305	182,004	182,004	294,201	294,201	736,106	736,106	3,553	3,553	26,078	26,078	1,593,319	1,593,319	154,879	154,879	5,764,826	5,764,826		
Add Claims Outstanding at the end of the year	549,215	549,215	970,927	970,927	996,684	996,684	1,171,746	1,171,746	7,229	7,229	627,870	627,870	17,481,259	17,481,259	612,385	612,385	47,061,555	47,061,555		
Less Claims Outstanding at the beginning of the year	(559,811)	(559,811)	(740,836)	(740,836)	(543,969)	(543,969)	(1,074,628)	(1,074,628)	(7,232)	(7,232)	(502,078)	(502,078)	(15,375,120)	(15,375,120)	(509,570)	(509,570)	(45,295,703)	(45,295,703)		
Gross Incurred Claims	114,709	114,709	412,095	412,095	346,916	346,916	833,225	833,225	3,550	3,550	151,870	151,870	3,699,457	3,699,457	257,694	257,694	7,530,678	7,530,678		
Add :-Re-insurance accepted to direct claims	152	152	7,664	7,664	0	0	0	0	0	0	0	0	0	0	0	0	0	57,239	57,239	
Less :-Re-insurance Ceded to claims paid	(102,181)	(102,181)	(180,705)	(180,705)	(64,854)	(64,854)	(196,258)	(196,258)	(16)	(16)	(18,400)	(18,400)	(1,148,582)	(1,148,582)	(61,680)	(61,680)	(2,638,950)	(2,638,950)		
Less :-Re-insurance Ceded to closing claims o/s	(439,313)	(439,313)	(785,540)	(785,540)	(122,847)	(122,847)	(362)	(362)	(272,648)	(272,648)	(497,710)	(497,710)	(14,024,679)	(14,024,679)	(400,396)	(400,396)	(24,962,339)	(24,962,339)		
Add :-Re-insurance Ceded to opening claims o/s	468,130	468,130	626,839	626,839	110,805	110,805	253,180	253,180	362	362	407,408	407,408	12,339,964	12,339,964	325,401	325,401	24,940,916	24,940,916		
Total Claims Incurred	41,497	41,497	80,353	80,353	270,020	270,020	617,499	617,499	3,535	3,535	43,527	43,527	866,160	866,160	121,018	121,018	4,927,545	4,927,545		

Particulars	Fire		Marine Cargo		Marine Hull		Motor-OD		Motor-TP		Motor/Declined Risk Pool		Workmen Compensation		Public Liability		Product Liability		Other Liabilities	
	Quarter ended Jun 30, 2016	Period ended Jun 30, 2016	Quarter ended Jun 30, 2016	Period ended Jun 30, 2016	Quarter ended Jun 30, 2016	Period ended Jun 30, 2016	Quarter ended Jun 30, 2016	Period ended Jun 30, 2016	Quarter ended Jun 30, 2016	Period ended Jun 30, 2016	Quarter ended Jun 30, 2016	Period ended Jun 30, 2016	Quarter ended Jun 30, 2016	Period ended Jun 30, 2016	Quarter ended Jun 30, 2016	Period ended Jun 30, 2016	Quarter ended Jun 30, 2016	Period ended Jun 30, 2016	Quarter ended Jun 30, 2016	Period ended Jun 30, 2016
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																				
Direct claims	445,558	445,558	210,000	210,000	69,810	69,810	1,158,736	1,158,736	345,120	345,120	-	-	4,070	4,070	67	67	(0)	(0)	4,260	4,260
Add Claims Outstanding at the end of the year	3,252,685	3,252,685	799,669	799,669	53,671	53,671	756,317	756,317	14,610,914	14,610,914	(0)	(0)	76,548	76,548	6,219	6,219	68,412	68,412	129,734	129,734
Less Claims Outstanding at the beginning of the year	(3,567,333)	(3,567,333)	(709,946)	(709,946)	(73,139)	(73,139)	(768,359)	(768,359)	(13,598,599)	(13,598,599)	-	-	(71,489)	(71,489)	(6,263)	(6,263)	(67,799)	(67,799)	(122,140)	(122,140)
Gross Incurred Claims	131,210	131,210	299,723	299,723	50,341	50,341	1,146,694	1,146,694	1,357,435	1,357,435	(0)	(0)	9,129	9,129	23	23	613	613	11,854	11,854
Add :-Re-insurance accepted to direct claims	2,617	2,617	4,258	4,258	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less :-Re-insurance Ceded to claims paid	(386,360)	(386,360)	(63,139)	(63,139)	(66,162)	(66,162)	(356,112)	(356,112)	(54,928)	(54,928)	-	-	(217)	(217)	(3)	(3)	0	0	(2,567)	(2,567)
Less :-Re-insurance Ceded to closing claims o/s	(2,812,228)	(2,812,228)	(240,333)	(240,333)	(49,790)	(49,790)	(188,312)	(188,312)	(2,945,593)	(2,945,593)	-	-	(4,526)	(4,526)	(311)	(311)	(62,264)	(62,264)	(73,974)	(73,974)
Add :-Re-insurance Ceded to opening claims o/s	3,109,924	3,109,924	184,750	184,750	66,923	66,923	228,713	228,713	2,734,493	2,734,493	0	0	4,287	4,287	313	313	62,233	62,233	70,628	70,628
Total Claims Incurred	45,162	45,162	185,258	185,258	1,311	1,311	830,983	830,983	1,091,008	1,091,008	(0)	(0)	8,672	8,672	22	22	582	582	5,940	5,940

Particulars	Engineering		Aviation		Personal Accident		Health		Home		Specialty		Weather/Crop		Others		Total			
	Quarter ended Jun 30, 2016	Period ended Jun 30, 2016	Quarter ended Jun 30, 2016	Period ended Jun 30, 2016	Quarter ended Jun 30, 2016	Period ended Jun 30, 2016	Quarter ended Jun 30, 2016	Period ended Jun 30, 2016	Quarter ended Jun 30, 2016	Period ended Jun 30, 2016	Quarter ended Jun 30, 2016	Period ended Jun 30, 2016	Quarter ended Jun 30, 2016	Period ended Jun 30, 2016	Quarter ended Jun 30, 2016	Period ended Jun 30, 2016	Quarter ended Jun 30, 2016	Period ended Jun 30, 2016		
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)		
Claims paid																				
Direct claims	60,228	60,228	522	522	258,268	258,268	669,824	669,824	2,491	2,491	16,500	16,500	984,854	984,854	105,555	105,555	4,336,161	4,336,161		
Add Claims Outstanding at the end of the year	649,951	649,951	674,973	674,973	682,004	682,004	1,050,970	1,050,970	6,356	6,356	356,702	356,702	1,038,793	1,038,793	443,121	443,121	24,657,038	24,657,038		
Less Claims Outstanding at the beginning of the year	(626,478)	(626,478)	(717,458)	(717,458)	(567,916)	(567,916)	(965,474)	(965,474)	(4,114)	(4,114)	(361,244)	(361,244)	(916,599)	(916,599)	(355,864)	(355,864)	(23,530,212)	(23,530,212)		
Gross Incurred Claims	83,701	83,701	(41,963)	(41,963)	372,356	372,356	725,319	725,319	4,733	4,733	11,958	11,958	1,107,049	1,107,049	192,813	192,813	5,462,987	5,462,987		
Add :-Re-insurance accepted to direct claims	644	644	74,630	74,630	-	-	97,175	97,175	-	-	-	-	-	-	97	97	179,422	179,422		
Less :-Re-insurance Ceded to claims paid	(44,388)	(44,388)	(15,936)	(15,936)	(47,567)	(47,567)	(171,671)	(171,671)	(160)	(160)	(16,318)	(16,318)	(896,249)	(896,249)	(31,096)	(31,096)	(2,152,875)	(2,152,875)		
Less :-Re-insurance Ceded to closing claims o/s	(511,721)	(511,721)	(622,329)	(622,329)	(121,388)	(121,388)	(217,915)	(217,915)	(318)	(318)	(280,986)	(280,986)	(887,563)	(887,563)	(199,088)	(199,088)	(9,219,040)	(9,219,040)		
Add :-Re-insurance Ceded to opening claims o/s	507,212	507,212	628,405	628,405	108,646	108,646	197,094	197,094	206	206	294,016	294,016	744,302	744,302	132,501	132,501	9,074,644	9,074,644		
Total Claims Incurred	35,448	35,448	22,806	22,806	312,045	312,045	630,002	630,002												