

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

Münchener Rückversicherungs-Gesellschaft Aktiengesellschaft - India Branch

Registration No. : FRB/001

Date of Registration with the IRDAI: 21 December 2016

CLAIMS INCURRED (NET)

(₹ in '000)

Particulars	For the year ended 31 March 2020															
	Fire	Marine			Motor	Engineering	Workmen's Compensation/ Employers' Liability	Public/Product Liability	Miscellaneous					Life	Total	
		Marine Cargo	Marine Other	Marine Total					Aviation	Personal Accident	Credit	Health Insurance	Agriculture			Miscellaneous Total
Direct	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Add: Reinsurance accepted	1,308,084	7,754	-	7,754	1,538,016	233,707	-	152,698	20,439	19,615	-	1,040,865	3,525,244	6,530,584	2,144,264	9,990,686
Less: Reinsurance Ceded	613,066	3,862	-	3,862	371,369	109,422	-	74,211	10,207	9,375	-	-	1,671,315	2,245,899	1,068,085	3,930,912
Net Claims Paid	695,018	3,892	-	3,892	1,166,647	124,285	-	78,487	10,232	10,240	-	1,040,865	1,853,929	4,284,685	1,076,179	6,059,774
Add: Claims Outstanding at the end of the year	2,420,179	36,190	-	36,190	4,394,294	431,691	-	369,689	33,185	134,933	-	1,392,958	5,013,085	11,769,835	332,909	14,559,114
Less: Claims Outstanding at the beginning of the year	1,540,817	17,292	-	17,292	1,489,492	226,858	-	215,289	30,410	23,328	-	545,171	2,608,612	5,139,160	187,694	6,884,963
Total Claims Incurred	1,574,380	22,790	-	22,790	4,071,449	329,118	-	232,887	13,007	121,845	-	1,888,652	4,258,402	10,915,360	1,221,394	13,733,925

(₹ in '000)

Particulars	For the year ended 31 March 2019															
	Fire	Marine			Motor	Engineering	Workmen's Compensation/ Employers' Liability	Public/Product Liability	Miscellaneous					Life	Total	
		Marine Cargo	Marine Other	Marine Total					Aviation	Personal Accident	Credit	Health Insurance	Agriculture			Miscellaneous Total
Direct	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Add :Reinsurance accepted	709,956	76	-	76	285,224	47,016	-	823	570	500	-	954,699	2,657,271	3,946,103	1,587,783	6,243,918
Less :Reinsurance Ceded	335,622	38	-	38	41,970	21,350	-	360	262	7,735	-	-	1,195,836	1,267,513	799,167	2,402,340
Net Claims Paid	374,334	38	-	38	243,254	25,666	-	463	308	(7,235)	-	954,699	1,461,435	2,678,590	788,616	3,841,578
Add: Claims Outstanding at the end of the year	1,540,817	17,292	-	17,292	1,489,492	226,858	-	215,289	30,410	23,328	-	545,171	2,608,612	5,139,160	187,694	6,884,964
Less: Claims Outstanding at the beginning of the year	507,923	5,590	-	5,590	18,455	66,528	-	30,573	11,242	39,595	-	238,121	1,166,329	1,570,843	86,477	2,170,834
Total Claims Incurred	1,407,228	11,740	-	11,740	1,714,291	185,996	-	185,179	19,476	(23,502)	-	1,261,749	2,903,718	6,246,907	889,833	8,555,708