

Name of the Insurer: RAHEJA QBE GENERAL INSURANCE COMPANY LIMITED

Registration No. 141 and Date of Registration with the IRDA-11th December,2008

FORM NL-5 - CLAIMS SCHEDULE
CLAIMS INCURRED [NET]

	Particulars	FOR THE QUARTER	UP TO THE QUARTER	For the corresponding quarter of the preceeding year	up to the Quarter of the preceeding year
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid				
	Direct claims	679	679		
	Add Claims Outstanding at the end of the year	5492	5492		
	Less Claims Outstanding at the beginning of the year	4626	4626		
	Gross Incurred Claims	1545	1545		
	Add :Re-insurance accepted to direct claims				
	Less :Re-insurance Ceded to claims paid	456	456		
	Total Claims Incurred	1089	1089		

Notes:

- Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.*
- Claims includes specific claims settlement cost but not expenses of management*
- The surveyor fees, legal and other expenses shall also form part of claims cost.*
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.*