

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

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

CIN No. U66030MH2007PLC173129

Insurer: RAHEJA OBE GENERAL INSURANCE COMPANY LIMITED

CLAIMS INCURRED [NET]

Particulars	Marine						Miscellaneous									
	Fire	Marine Cargo	Marine Hull	Marine Total	Motor (OD)	Motor (TP)	Employer's Liability	Public Liability	Other Liability	Engineering	Aviation	Personal Accident	Health	Other Misc.	Misc. Total	Total
	For the Quarter 30.09.2017 (Rs.'000)	For the Quarter 30.09.2017 (Rs.'000)	For the Quarter 30.09.2017 (Rs.'000)	For the Quarter 30.09.2017 (Rs.'000)	For the Quarter 30.09.2017 (Rs.'000)	For the Quarter 30.09.2017 (Rs.'000)	For the Quarter 30.09.2017 (Rs.'000)	For the Quarter 30.09.2017 (Rs.'000)	For the Quarter 30.09.2017 (Rs.'000)	For the Quarter 30.09.2017 (Rs.'000)	For the Quarter 30.09.2017 (Rs.'000)	For the Quarter 30.09.2017 (Rs.'000)	For the Quarter 30.09.2017 (Rs.'000)	For the Quarter 30.09.2017 (Rs.'000)	For the Quarter 30.09.2017 (Rs.'000)	For the Quarter 30.09.2017 (Rs.'000)
Claims paid																
Direct claims	232	-	-	-	129	4,866	-	(0)	3,788	-	-	366	-	(0)	9,149	9,381
Add Claims Outstanding at the end of the year	(2,695)	72	-	72	203	75,132	345	6,954	10,505	247	(199)	70	(231)	93,024	90,401	
Less Claims Outstanding at the beginning of the year	(0)	0	-	0	(0)	0	0	0	0	0	-	(0)	(0)	(0)	(0)	0
Gross Incurred Claims	(2,463)	71	-	71	332	79,998	345	6,953	14,293	246	-	168	70	(232)	1,02,174	99,782
Add :Re-insurance accepted to direct claims	42	-	-	-	-	-	-	-	205	1	-	-	-	-	207	249
Less :Re-insurance Ceded to claims paid	172	-	-	-	6	243	-	0	205	-	-	237	-	(0)	691	863
Total Claims Incurred	(2,593)	71	-	71	326	79,755	345	6,953	14,294	248	-	(69)	70	(232)	1,01,689	99,167

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	Upto the Quarter 30.09.2017 (Rs.'000)	Upto the Quarter 30.09.2017 (Rs.'000)	Upto the Quarter 30.09.2017 (Rs.'000)	Upto the Quarter 30.09.2017 (Rs.'000)	Upto the Quarter 30.09.2017 (Rs.'000)	Upto the Quarter 30.09.2017 (Rs.'000)	Upto the Quarter 30.09.2017 (Rs.'000)	Upto the Quarter 30.09.2017 (Rs.'000)	Upto the Quarter 30.09.2017 (Rs.'000)	Upto the Quarter 30.09.2017 (Rs.'000)	Upto the Quarter 30.09.2017 (Rs.'000)	Upto the Quarter 30.09.2017 (Rs.'000)	Upto the Quarter 30.09.2017 (Rs.'000)	Upto the Quarter 30.09.2017 (Rs.'000)	Upto the Quarter 30.09.2017 (Rs.'000)	Upto the Quarter 30.09.2017 (Rs.'000)
Claims paid																
Direct claims	232	-	-	-	129	5105	-	322	4,380	-	-	919	-	304	11,159	11,392
Add Claims Outstanding at the end of the year	6,184	134	-	134	903	351,401	2,852	4,4544	2,11,536	1,103	1,330	622	5,260	6,19,551	6,25,869	
Less Claims Outstanding at the beginning of the year	9,032	57	-	57	585	1,79,344	2,196	3,5613	1,64,130	808	1,417	530	1,742	3,86,365	3,95,454	
Gross Incurred Claims	(2,616)	77	-	77	447	1,77,162	656	9,253	51,786	295	-	832	92	3,822	2,44,345	2,41,807
Add :Re-insurance accepted to direct claims	51	-	-	-	-	-	-	-	2,088	9	-	-	-	-	2,097	2,148
Less :Re-insurance Ceded to claims paid	172	-	-	-	6	255	-	97	242	-	-	613	-	243	1,456	1,628
Total Claims Incurred	(2,737)	77	-	77	441	1,76,907	656	9,157	53,632	305	-	218	92	3,580	2,44,986	2,42,326

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	For the Quarter 30.09.2016 (Rs.'000)	For the Quarter 30.09.2016 (Rs.'000)	For the Quarter 30.09.2016 (Rs.'000)	For the Quarter 30.09.2016 (Rs.'000)	For the Quarter 30.09.2016 (Rs.'000)	For the Quarter 30.09.2016 (Rs.'000)	For the Quarter 30.09.2016 (Rs.'000)	For the Quarter 30.09.2016 (Rs.'000)	For the Quarter 30.09.2016 (Rs.'000)	For the Quarter 30.09.2016 (Rs.'000)	For the Quarter 30.09.2016 (Rs.'000)	For the Quarter 30.09.2016 (Rs.'000)	For the Quarter 30.09.2016 (Rs.'000)	For the Quarter 30.09.2016 (Rs.'000)	For the Quarter 30.09.2016 (Rs.'000)	For the Quarter 30.09.2016 (Rs.'000)
Claims paid																
Direct claims	31	-	-	-	-	1	6	0	449	-	-	326	-	-	782	812
Add Claims Outstanding at the end of the year	3,420	19	-	19	(30)	36,392	199	3,258	35,324	303	-	(735)	(28)	172	74,855	78,293
Less Claims Outstanding at the beginning of the year	0	0	-	0	(0)	0	0	0	0	(0)	-	0	(0)	(0)	(0)	1
Gross Incurred Claims	3,450	18	-	18	(30)	36,392	204	3,258	35,773	303	-	(409)	(28)	173	75,637	79,105
Add :Re-insurance accepted to direct claims	1	-	-	-	-	-	-	-	39	28	-	-	-	-	67	67
Less :Re-insurance Ceded to claims paid	22	-	-	-	-	(0)	-	(0)	22	-	-	17	-	-	38	60
Total Claims Incurred	3,428	18	-	18	(30)	36,393	204	3,258	35,790	331	-	(426)	(28)	173	75,666	79,112

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	Upto the Quarter 30.09.2016 (Rs.'000)	Upto the Quarter 30.09.2016 (Rs.'000)	Upto the Quarter 30.09.2016 (Rs.'000)	Upto the Quarter 30.09.2016 (Rs.'000)	Upto the Quarter 30.09.2016 (Rs.'000)	Upto the Quarter 30.09.2016 (Rs.'000)	Upto the Quarter 30.09.2016 (Rs.'000)	Upto the Quarter 30.09.2016 (Rs.'000)	Upto the Quarter 30.09.2016 (Rs.'000)	Upto the Quarter 30.09.2016 (Rs.'000)	Upto the Quarter 30.09.2016 (Rs.'000)	Upto the Quarter 30.09.2016 (Rs.'000)	Upto the Quarter 30.09.2016 (Rs.'000)	Upto the Quarter 30.09.2016 (Rs.'000)	Upto the Quarter 30.09.2016 (Rs.'000)	Upto the Quarter 30.09.2016 (Rs.'000)
Claims paid																
Direct claims	47	-	-	-	-	318	6	1	549	-	-	1,055	-	-	1,929	1,976
Add Claims Outstanding at the end of the year	14,141	70	-	70	513	78,796	2,033	31,397	1,51,942	1,073	-	1,974	389	1,656	2,69,773	2,83,984
Less Claims Outstanding at the beginning of the year	4,649	106	-	106	22	23,969	1,709	21,502	97,563	1,131	-	3,138	386	458	1,49,878	1,54,832
Gross Incurred Claims	9,539	(36)	-	(36)	491	55,145	330	9,896	54,928	(58)	-	(109)	3	1,198	1,21,824	1,31,338
Add :Re-insurance accepted to direct claims	11	-	-	-	-	-	-	-	319	30	-	-	-	-	349	360
Less :Re-insurance Ceded to claims paid	23	-	-	-	-	24	-	-	27	-	-	53	-	-	104	128
Total Claims Incurred	9,527	(36)	-	(36)	491	55,121	330	9,896	55,220	(28)	-	(162)	3	1,198	1,22,069	1,31,558

Notes:

- Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] 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