

**PERIODIC DISCLOSURES**

**FORM NL-5 - CLAIMS SCHEDULE**

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

CIN No. 166930MH2007PLC173129

Insurer: RAHEJA QBE 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 Accidents                   | Health                               | Other Misc.                          | Misc. Total                          | Total                                |
|  | For the Quarter 30.06.2017 (Rs.'000) | For the Quarter 30.06.2017 (Rs.'000) | For the Quarter 30.06.2017 (Rs.'000) | For the Quarter 30.06.2017 (Rs.'000) | For the Quarter 30.06.2017 (Rs.'000) | For the Quarter 30.06.2017 (Rs.'000) | For the Quarter 30.06.2017 (Rs.'000) | For the Quarter 30.06.2017 (Rs.'000) | For the Quarter 30.06.2017 (Rs.'000) | For the Quarter 30.06.2017 (Rs.'000) | For the Quarter 30.06.2017 (Rs.'000) | For the Quarter 30.06.2017 (Rs.'000) | For the Quarter 30.06.2017 (Rs.'000) | For the Quarter 30.06.2017 (Rs.'000) | For the Quarter 30.06.2017 (Rs.'000) | For the Quarter 30.06.2017 (Rs.'000) |
| Claims paid  | -                                    | -                                    | -                                    | -                                    | 0                                    | 239                                  | 0                                    | 322                                  | 592                                  | -                                    | -                                    | 553                                  | -                                    | 304                                  | 2,010                                | 2,010                                |
| Direct claims  | -                                    | -                                    | -                                    | -                                    | 0                                    | 239                                  | 0                                    | 322                                  | 592                                  | -                                    | -                                    | 553                                  | -                                    | 304                                  | 2,010                                | 2,010                                |
| Add Claims Outstanding at the end of the year        | 8,879                                | 62                                   | -                                    | 62                                   | 700                                  | 276,269                              | 2507                                 | 37,590                               | 2,01,031                             | 856                                  | -                                    | 1,529                                | 552                                  | 5,491                                | 5,26,527                             | 5,35,468                             |
| Less Claims Outstanding at the beginning of the year | 9,032                                | 57                                   | -                                    | 57                                   | 585                                  | 179,344                              | 2,196                                | 35,613                               | 1,64,130                             | 808                                  | -                                    | 1,417                                | 530                                  | 1,742                                | 3,86,365                             | 3,95,454                             |
| Gross Incurred Claims                                | (153)                                | 6                                    | -                                    | 6                                    | 115                                  | 97,164                               | 311                                  | 2,300                                | 37,493                               | 49                                   | -                                    | 664                                  | 22                                   | 4,054                                | 1,42,171                             | 1,42,024                             |
| Add Re-insurance accepted to direct claims           | 9                                    | -                                    | -                                    | -                                    | 0                                    | 0                                    | 0                                    | 0                                    | 1,883                                | 8                                    | -                                    | -                                    | -                                    | -                                    | 1,890                                | 1,899                                |
| Less: Re-insurance Ceded to claims paid              | -                                    | -                                    | -                                    | -                                    | 0                                    | 12                                   | 0                                    | 97                                   | 37                                   | -                                    | -                                    | 376                                  | -                                    | 243                                  | 765                                  | 765                                  |
| <b>Total Claims Incurred</b>                         | <b>(144)</b>                         | <b>6</b>                             | <b>-</b>                             | <b>6</b>                             | <b>115</b>                           | <b>97,152</b>                        | <b>311</b>                           | <b>2,203</b>                         | <b>39,338</b>                        | <b>56</b>                            | <b>-</b>                             | <b>288</b>                           | <b>22</b>                            | <b>3,811</b>                         | <b>1,43,297</b>                      | <b>1,43,159</b>                      |

| Particulars  | Marine                                |                                       |                                       |                                       | Miscellaneous                         |                                       |                                       |                                       |                                       |                                       |                                       |                                       |                                       |                                       |                                       |                                       |
|--|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|
|  | Fire                                  | Marine Cargo                          | Marine Hull                           | Marine Total                          | Motor (OD)                            | Motor (TP)                            | Employer's Liability                  | Public Liability                      | Other Liability                       | Engineering                           | Aviation                              | Personal Accidents                    | Health                                | Other Misc.                           | Misc. Total                           | Total                                 |
|  | Upto the Quarter 30.06.2017 (Rs.'000) | Upto the Quarter 30.06.2017 (Rs.'000) | Upto the Quarter 30.06.2017 (Rs.'000) | Upto the Quarter 30.06.2017 (Rs.'000) | Upto the Quarter 30.06.2017 (Rs.'000) | Upto the Quarter 30.06.2017 (Rs.'000) | Upto the Quarter 30.06.2017 (Rs.'000) | Upto the Quarter 30.06.2017 (Rs.'000) | Upto the Quarter 30.06.2017 (Rs.'000) | Upto the Quarter 30.06.2017 (Rs.'000) | Upto the Quarter 30.06.2017 (Rs.'000) | Upto the Quarter 30.06.2017 (Rs.'000) | Upto the Quarter 30.06.2017 (Rs.'000) | Upto the Quarter 30.06.2017 (Rs.'000) | Upto the Quarter 30.06.2017 (Rs.'000) | Upto the Quarter 30.06.2017 (Rs.'000) |
| Claims paid  | -                                     | -                                     | -                                     | -                                     | 0                                     | 239                                   | 0                                     | 322                                   | 592                                   | -                                     | -                                     | 553                                   | -                                     | 304                                   | 2,010                                 | 2,010                                 |
| Direct claims  | -                                     | -                                     | -                                     | -                                     | 0                                     | 239                                   | 0                                     | 322                                   | 592                                   | -                                     | -                                     | 553                                   | -                                     | 304                                   | 2,010                                 | 2,010                                 |
| Add Claims Outstanding at the end of the year        | 8,879                                 | 62                                    | -                                     | 62                                    | 700                                   | 276,269                               | 2,507                                 | 37,590                                | 2,01,031                              | 856                                   | -                                     | 1,529                                 | 552                                   | 5,491                                 | 5,26,527                              | 5,35,468                              |
| Less Claims Outstanding at the beginning of the year | 9,032                                 | 57                                    | -                                     | 57                                    | 585                                   | 179,344                               | 2,196                                 | 35,613                                | 1,64,130                              | 808                                   | -                                     | 1,417                                 | 530                                   | 1,742                                 | 3,86,365                              | 3,95,454                              |
| Gross Incurred Claims                                | (153)                                 | 6                                     | -                                     | 6                                     | 115                                   | 97,164                                | 311                                   | 2,300                                 | 37,493                                | 49                                    | -                                     | 664                                   | 22                                    | 4,054                                 | 1,42,171                              | 1,42,024                              |
| Add Re-insurance accepted to direct claims           | 9                                     | -                                     | -                                     | -                                     | 0                                     | 0                                     | 0                                     | 0                                     | 1,883                                 | 8                                     | -                                     | -                                     | -                                     | -                                     | 1,890                                 | 1,899                                 |
| Less: Re-insurance Ceded to claims paid              | -                                     | -                                     | -                                     | -                                     | 0                                     | 12                                    | 0                                     | 97                                    | 37                                    | -                                     | -                                     | 376                                   | -                                     | 243                                   | 765                                   | 765                                   |
| <b>Total Claims Incurred</b>                         | <b>(144)</b>                          | <b>6</b>                              | <b>-</b>                              | <b>6</b>                              | <b>115</b>                            | <b>97,152</b>                         | <b>311</b>                            | <b>2,203</b>                          | <b>39,338</b>                         | <b>56</b>                             | <b>-</b>                              | <b>288</b>                            | <b>22</b>                             | <b>3,811</b>                          | <b>1,43,297</b>                       | <b>1,43,159</b>                       |

| Particulars  | Marine                               |                                      |                                      |                                      | Miscellaneous                        |                                      |                                      |                                      |                                      |                                      |                                      |                                      |                                      |                                      |                                      |                                      |
|--|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|
|  | Fire                                 | Marine Cargo                         | Marine Hull                          | Marine Total                         | Motor (OD)                           | Motor (TP)                           | Employer's Liability                 | Public Liability                     | Other Liability                      | Engineering                          | Aviation                             | Personal Accidents                   | Health                               | Other Misc.                          | Misc. Total                          | Total                                |
|  | For the Quarter 30.06.2016 (Rs.'000) | For the Quarter 30.06.2016 (Rs.'000) | For the Quarter 30.06.2016 (Rs.'000) | For the Quarter 30.06.2016 (Rs.'000) | For the Quarter 30.06.2016 (Rs.'000) | For the Quarter 30.06.2016 (Rs.'000) | For the Quarter 30.06.2016 (Rs.'000) | For the Quarter 30.06.2016 (Rs.'000) | For the Quarter 30.06.2016 (Rs.'000) | For the Quarter 30.06.2016 (Rs.'000) | For the Quarter 30.06.2016 (Rs.'000) | For the Quarter 30.06.2016 (Rs.'000) | For the Quarter 30.06.2016 (Rs.'000) | For the Quarter 30.06.2016 (Rs.'000) | For the Quarter 30.06.2016 (Rs.'000) | For the Quarter 30.06.2016 (Rs.'000) |
| Claims paid  | 16                                   | -                                    | -                                    | -                                    | 0                                    | 318                                  | 0                                    | 1                                    | 100                                  | -                                    | -                                    | 729                                  | -                                    | -                                    | 1,147                                | 1,164                                |
| Direct claims  | 16                                   | -                                    | -                                    | -                                    | 0                                    | 318                                  | 0                                    | 1                                    | 100                                  | -                                    | -                                    | 729                                  | -                                    | -                                    | 1,147                                | 1,164                                |
| Add Claims Outstanding at the end of the year        | 10,721                               | 51                                   | -                                    | 51                                   | 543                                  | 424,04                               | 1,834                                | 28,139                               | 1,16,618                             | 770                                  | -                                    | 2,709                                | 417                                  | 1,484                                | 1,94,918                             | 2,05,691                             |
| 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                             | 1,54,632                             |
| Gross Incurred Claims                                | 6,089                                | (54)                                 | -                                    | (54)                                 | 521                                  | 18,753                               | 126                                  | 6,638                                | 19,155                               | (361)                                | -                                    | 300                                  | 31                                   | 1,025                                | 46,187                               | 52,222                               |
| Add Re-insurance accepted to direct claims           | 10                                   | -                                    | -                                    | -                                    | 0                                    | 0                                    | 0                                    | 0                                    | 280                                  | 2                                    | -                                    | -                                    | -                                    | -                                    | 282                                  | 293                                  |
| Less: Re-insurance Ceded to claims paid              | 1                                    | -                                    | -                                    | -                                    | 0                                    | 24                                   | 0                                    | 0                                    | 5                                    | -                                    | -                                    | 36                                   | -                                    | -                                    | 66                                   | 67                                   |
| <b>Total Claims Incurred</b>                         | <b>6,099</b>                         | <b>(54)</b>                          | <b>-</b>                             | <b>(54)</b>                          | <b>521</b>                           | <b>18,728</b>                        | <b>126</b>                           | <b>6,638</b>                         | <b>19,430</b>                        | <b>(359)</b>                         | <b>-</b>                             | <b>264</b>                           | <b>31</b>                            | <b>1,025</b>                         | <b>46,403</b>                        | <b>52,448</b>                        |

| Particulars  | Marine                                |                                       |                                       |                                       | Miscellaneous                         |                                       |                                       |                                       |                                       |                                       |                                       |                                       |                                       |                                       |                                       |                                       |
|--|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|
|  | Fire                                  | Marine Cargo                          | Marine Hull                           | Marine Total                          | Motor (OD)                            | Motor (TP)                            | Employer's Liability                  | Public Liability                      | Other Liability                       | Engineering                           | Aviation                              | Personal Accidents                    | Health                                | Other Misc.                           | Misc. Total                           | Total                                 |
|  | Upto the Quarter 30.06.2016 (Rs.'000) | Upto the Quarter 30.06.2016 (Rs.'000) | Upto the Quarter 30.06.2016 (Rs.'000) | Upto the Quarter 30.06.2016 (Rs.'000) | Upto the Quarter 30.06.2016 (Rs.'000) | Upto the Quarter 30.06.2016 (Rs.'000) | Upto the Quarter 30.06.2016 (Rs.'000) | Upto the Quarter 30.06.2016 (Rs.'000) | Upto the Quarter 30.06.2016 (Rs.'000) | Upto the Quarter 30.06.2016 (Rs.'000) | Upto the Quarter 30.06.2016 (Rs.'000) | Upto the Quarter 30.06.2016 (Rs.'000) | Upto the Quarter 30.06.2016 (Rs.'000) | Upto the Quarter 30.06.2016 (Rs.'000) | Upto the Quarter 30.06.2016 (Rs.'000) | Upto the Quarter 30.06.2016 (Rs.'000) |
| Claims paid  | 16                                    | -                                     | -                                     | -                                     | 0                                     | 318                                   | 0                                     | 1                                     | 100                                   | -                                     | -                                     | 729                                   | -                                     | -                                     | 1,147                                 | 1,164                                 |
| Direct claims  | 16                                    | -                                     | -                                     | -                                     | 0                                     | 318                                   | 0                                     | 1                                     | 100                                   | -                                     | -                                     | 729                                   | -                                     | -                                     | 1,147                                 | 1,164                                 |
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| Gross Incurred Claims                                | 6,089                                 | (54)                                  | -                                     | (54)                                  | 521                                   | 18,753                                | 126                                   | 6,638                                 | 19,155                                | (361)                                 | -                                     | 300                                   | 31                                    | 1,025                                 | 46,187                                | 52,222                                |
| Add Re-insurance accepted to direct claims           | 10                                    | -                                     | -                                     | -                                     | 0                                     | 0                                     | 0                                     | 0                                     | 280                                   | 2                                     | -                                     | -                                     | -                                     | -                                     | 282                                   | 293                                   |
| Less: Re-insurance Ceded to claims paid              | 1                                     | -                                     | -                                     | -                                     | 0                                     | 24                                    | 0                                     | 0                                     | 5                                     | -                                     | -                                     | 36                                    | -                                     | -                                     | 66                                    | 67                                    |
| <b>Total Claims Incurred</b>                         | <b>6,099</b>                          | <b>(54)</b>                           | <b>-</b>                              | <b>(54)</b>                           | <b>521</b>                            | <b>18,728</b>                         | <b>126</b>                            | <b>6,638</b>                          | <b>19,430</b>                         | <b>(359)</b>                          | <b>-</b>                              | <b>264</b>                            | <b>31</b>                             | <b>1,025</b>                          | <b>46,403</b>                         | <b>52,448</b>                         |

**Notes:**

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