

**PERIODIC DISCLOSURES**  
**FORM No. 2 - CLAIMS SCHEDULE**  
 Registration No. 141 and Date of Registration with the IRDA-11th December, 2008  
 CIN No. U66030MH2007PLC173129  
 Insurer: RAHEJA QBE GENERAL INSURANCE COMPANY LIMITED  
**CLAIMS INCURRED [NET]**



(In Rs.'000)

Particulars	Fire				Marine				Miscellaneous									
	For the Quarter 30.09.2018	Marine Cargo For the Quarter 30.09.2018	Marine Hull For the Quarter 30.09.2018	Marine Total For the Quarter 30.09.2018	Motor (OD) For the Quarter 30.09.2018	Motor (TP) For the Quarter 30.09.2018	Employer's Liability For the Quarter 30.09.2018	Public Liability For the Quarter 30.09.2018	Other Liability For the Quarter 30.09.2018	Engineering For the Quarter 30.09.2018	Aviation For the Quarter 30.09.2018	Personal Accident For the Quarter 30.09.2018	Health For the Quarter 30.09.2018	Other Misc. For the Quarter 30.09.2018	Misc. Total For the Quarter 30.09.2018	Total For the Quarter 30.09.2018		
Claims paid																		
Direct claims	932	-	-	-	706	13,077	-	220	2,917	-	-	10	18	252	17,199	18,131		
Add Claims Outstanding at the end of the year	(90)	78	-	78	(183)	1,33,694	1,779	7,693	13,570	52	-	(6)	23	(184)	1,56,438	1,56,426		
Less Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
<b>Gross Incurred Claims</b>	<b>842</b>	<b>78</b>	<b>-</b>	<b>78</b>	<b>522</b>	<b>1,46,770</b>	<b>1,779</b>	<b>7,913</b>	<b>16,487</b>	<b>52</b>	<b>-</b>	<b>4</b>	<b>41</b>	<b>69</b>	<b>1,73,637</b>	<b>1,74,558</b>		
Add :Re-insurance accepted to direct claims	0	-	-	-	-	-	-	-	492	4	-	13	-	-	509	509		
Less :Re-insurance Ceded to claims paid	711	-	-	-	35	654	-	11	146	-	-	1	1	192	1,040	1,750		
<b>Total Claims Incurred</b>	<b>132</b>	<b>78</b>	<b>-</b>	<b>78</b>	<b>487</b>	<b>1,46,117</b>	<b>1,779</b>	<b>7,902</b>	<b>16,833</b>	<b>56</b>	<b>-</b>	<b>17</b>	<b>40</b>	<b>(124)</b>	<b>1,73,106</b>	<b>1,73,317</b>		

(In Rs.'000)

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	For the Period 30.09.2018	Marine Cargo For the Period 30.09.2018	Marine Hull For the Period 30.09.2018	Marine Total For the Period 30.09.2018	Motor (OD) For the Period 30.09.2018	Motor (TP) For the Period 30.09.2018	Employer's Liability For the Period 30.09.2018	Public Liability For the Period 30.09.2018	Other Liability For the Period 30.09.2018	Engineering For the Period 30.09.2018	Aviation For the Period 30.09.2018	Personal Accident For the Period 30.09.2018	Health For the Period 30.09.2018	Other Misc. For the Period 30.09.2018	Misc. Total For the Period 30.09.2018	Total For the Period 30.09.2018		
Claims paid																		
Direct claims	932	-	-	-	735	29,292	2	225	7,136	-	-	11	18	252	37,671	38,603		
Add Claims Outstanding at the end of the year	4,329	218	-	218	2,549	8,07,350	7,091	56,308	2,69,396	1,064	-	741	896	2,405	11,47,800	11,52,347		
Less Claims Outstanding at the beginning of the year	3,732	143	-	143	849	5,42,900	4,135	42,813	2,20,577	873	-	715	787	2,463	8,16,112	8,19,986		
<b>Gross Incurred Claims</b>	<b>1,530</b>	<b>75</b>	<b>-</b>	<b>75</b>	<b>2,435</b>	<b>2,93,742</b>	<b>2,958</b>	<b>13,720</b>	<b>55,955</b>	<b>191</b>	<b>-</b>	<b>37</b>	<b>127</b>	<b>194</b>	<b>3,69,359</b>	<b>3,70,964</b>		
Add :Re-insurance accepted to direct claims	21	-	-	-	-	-	-	-	682	14	-	30	-	-	726	748		
Less :Re-insurance Ceded to claims paid	711	-	-	-	37	1,466	0	11	366	-	-	1	1	192	2,074	2,785		
<b>Total Claims Incurred</b>	<b>840</b>	<b>75</b>	<b>-</b>	<b>75</b>	<b>2,398</b>	<b>2,92,276</b>	<b>2,958</b>	<b>13,709</b>	<b>56,271</b>	<b>205</b>	<b>-</b>	<b>67</b>	<b>126</b>	<b>1</b>	<b>3,68,011</b>	<b>3,68,927</b>		

(In Rs.'000)

Particulars	Fire				Marine				Miscellaneous									
	For the Quarter 30.09.2017	Marine Cargo For the Quarter 30.09.2017	Marine Hull For the Quarter 30.09.2017	Marine Total For the Quarter 30.09.2017	Motor (OD) For the Quarter 30.09.2017	Motor (TP) For the Quarter 30.09.2017	Employer's Liability For the Quarter 30.09.2017	Public Liability For the Quarter 30.09.2017	Other Liability For the Quarter 30.09.2017	Engineering For the Quarter 30.09.2017	Aviation For the Quarter 30.09.2017	Personal Accident For the Quarter 30.09.2017	Health For the Quarter 30.09.2017	Other Misc. For the Quarter 30.09.2017	Misc. Total For the Quarter 30.09.2017	Total For the Quarter 30.09.2017		
Claims paid																		
Direct claims	232	-	-	-	129	4,867	-	-	3,788	-	-	366	-	-	9,150	9,383		
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)	93,025	90,401		
Less Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
<b>Gross Incurred Claims</b>	<b>(2,463)</b>	<b>72</b>	<b>-</b>	<b>72</b>	<b>332</b>	<b>79,999</b>	<b>345</b>	<b>6,954</b>	<b>14,294</b>	<b>247</b>	<b>-</b>	<b>166</b>	<b>70</b>	<b>(231)</b>	<b>1,02,175</b>	<b>99,783</b>		
Add :Re-insurance accepted to direct claims	42	-	-	-	-	-	-	-	205	2	-	-	-	-	207	248		
Less :Re-insurance Ceded to claims paid	172	-	-	-	6	243	-	-	205	-	-	237	-	-	692	864		
<b>Total Claims Incurred</b>	<b>(2,594)</b>	<b>72</b>	<b>-</b>	<b>72</b>	<b>325</b>	<b>79,755</b>	<b>345</b>	<b>6,954</b>	<b>14,293</b>	<b>249</b>	<b>-</b>	<b>(71)</b>	<b>70</b>	<b>(231)</b>	<b>1,01,690</b>	<b>99,167</b>		

(In Rs.'000)

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Claims paid																		
Direct claims	232	-	-	-	129	5,105	-	322	4,380	-	-	919	-	304	11,160	11,392		
Add Claims Outstanding at the end of the year	6,184	134	-	134	903	3,51,401	2,852	44,544	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	35,613	1,64,130	808	-	1,417	530	1,742	3,86,365	3,95,454		
<b>Gross Incurred Claims</b>	<b>(2,616)</b>	<b>77</b>	<b>-</b>	<b>77</b>	<b>447</b>	<b>1,77,163</b>	<b>656</b>	<b>9,253</b>	<b>51,786</b>	<b>296</b>	<b>-</b>	<b>831</b>	<b>92</b>	<b>3,823</b>	<b>2,44,346</b>	<b>2,41,807</b>		
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	1,457	1,629		
<b>Total Claims Incurred</b>	<b>(2,738)</b>	<b>77</b>	<b>-</b>	<b>77</b>	<b>441</b>	<b>1,76,908</b>	<b>656</b>	<b>9,157</b>	<b>53,632</b>	<b>305</b>	<b>-</b>	<b>218</b>	<b>92</b>	<b>3,580</b>	<b>2,44,986</b>	<b>2,42,326</b>		

- Notes:  
 a) Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims  
 b) Claims includes specific claims settlement cost but not expenses of management  
 c) The surveyor fees, legal and other expenses shall also form part of claims cost  
 d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of