


**PERIODIC DISCLOSURES**  
**FORM-NIS-3 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	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 31.12.2018	For the Quarter 31.12.2018	For the Quarter 31.12.2018	For the Quarter 31.12.2018	For the Quarter 31.12.2018	For the Quarter 31.12.2018	For the Quarter 31.12.2018	For the Quarter 31.12.2018	For the Quarter 31.12.2018	For the Quarter 31.12.2018	For the Quarter 31.12.2018	For the Quarter 31.12.2018	For the Quarter 31.12.2018	For the Quarter 31.12.2018	For the Quarter 31.12.2018	For the Quarter 31.12.2018
Claims paid																
Direct claims	5	-	-	-	182	17,559	17	62	2,102	-	-	16	-	-	19,938	19,943
Add Claims Outstanding at the end of the year	(146)	6	-	6	296	1,83,984	2,529	(3,578)	27,169	(55)	-	38	39	101	2,10,522	2,10,382
Less Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Incurred Claims	(142)	6	-	6	478	2,01,543	2,546	(3,517)	29,271	(55)	-	54	39	101	2,30,460	2,30,325
Add :Re-insurance accepted to direct claims	57	-	-	-	-	-	-	-	82	7	-	1	-	-	89	146
Less :Re-insurance Ceded to claims paid	4	-	-	-	9	878	1	3	118	-	-	1	-	-	1,010	1,014
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Claims Incurred</b>	<b>(89)</b>	<b>6</b>	<b>-</b>	<b>6</b>	<b>469</b>	<b>2,00,665</b>	<b>2,545</b>	<b>(3,520)</b>	<b>29,234</b>	<b>(49)</b>	<b>-</b>	<b>54</b>	<b>39</b>	<b>101</b>	<b>2,29,539</b>	<b>2,29,457</b>

(In Rs.'000)

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	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 Period 31.12.2018	For the Period 31.12.2018	For the Period 31.12.2018	For the Period 31.12.2018	For the Period 31.12.2018	For the Period 31.12.2018	For the Period 31.12.2018	For the Period 31.12.2018	For the Period 31.12.2018	For the Period 31.12.2018	For the Period 31.12.2018	For the Period 31.12.2018	For the Period 31.12.2018	For the Period 31.12.2018	For the Period 31.12.2018	For the Period 31.12.2018
Claims paid																
Direct claims	937	-	-	-	918	46,851	19	287	9,237	-	-	27	18	252	57,609	58,546
Add Claims Outstanding at the end of the year	4,183	224	-	224	2,844	9,91,334	9,620	52,730	2,96,565	1,009	-	779	935	2,506	13,58,322	13,62,729
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
Gross Incurred Claims	1,388	82	-	82	2,913	4,95,285	5,504	10,203	85,226	136	-	91	166	295	5,99,819	6,01,289
Add :Re-insurance accepted to direct claims	78	-	-	-	-	-	-	-	764	21	-	31	-	-	816	894
Less :Re-insurance Ceded to claims paid	714	-	-	-	46	2,344	1	14	484	-	-	1	1	192	3,084	3,799
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Claims Incurred</b>	<b>752</b>	<b>82</b>	<b>-</b>	<b>82</b>	<b>2,867</b>	<b>4,92,941</b>	<b>5,503</b>	<b>10,189</b>	<b>85,505</b>	<b>157</b>	<b>-</b>	<b>121</b>	<b>165</b>	<b>103</b>	<b>5,97,550</b>	<b>5,98,284</b>

(In Rs.'000)

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	For the Quarter 31.12.2017	For the Quarter 31.12.2017	For the Quarter 31.12.2017	For the Quarter 31.12.2017	For the Quarter 31.12.2017	For the Quarter 31.12.2017	For the Quarter 31.12.2017	For the Quarter 31.12.2017	For the Quarter 31.12.2017	For the Quarter 31.12.2017	For the Quarter 31.12.2017	For the Quarter 31.12.2017	For the Quarter 31.12.2017	For the Quarter 31.12.2017	For the Quarter 31.12.2017	For the Quarter 31.12.2017
Claims paid																
Direct claims	747	-	-	-	93	6,197	-	3,164	5,354	-	-	1,441	-	33	16,282	17,030
Add Claims Outstanding at the end of the year	78	(2)	-	(2)	155	98,646	625	(2,617)	1,346	(72)	-	(367)	107	(1,567)	96,256	96,332
Less Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Incurred Claims	826	(2)	-	(2)	249	1,04,843	625	547	6,700	(72)	-	1,074	107	(1,534)	1,12,538	1,13,362
Add :Re-insurance accepted to direct claims	17	-	-	-	-	-	-	-	235	7	-	-	-	-	242	258
Less :Re-insurance Ceded to claims paid	570	-	-	-	5	310	-	158	285	-	-	1,093	-	25	1,876	2,446
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Claims Incurred</b>	<b>273</b>	<b>(2)</b>	<b>-</b>	<b>(2)</b>	<b>244</b>	<b>1,04,533</b>	<b>625</b>	<b>389</b>	<b>6,650</b>	<b>(65)</b>	<b>-</b>	<b>(19)</b>	<b>107</b>	<b>(1,559)</b>	<b>1,10,904</b>	<b>1,11,174</b>

(In Rs.'000)

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Claims paid																
Direct claims	980	-	-	-	223	11,302	-	3,486	9,734	-	-	2,360	-	337	27,442	28,422
Add Claims Outstanding at the end of the year	6,262	132	-	132	1,058	4,50,047	3,477	41,927	2,12,882	1,032	-	962	729	3,693	7,15,807	7,22,201
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
Gross Incurred Claims	(1,791)	75	-	75	696	2,82,006	1,280	9,800	58,486	224	-	1,904	199	2,289	3,56,884	3,55,169
Add :Re-insurance accepted to direct claims	68	-	-	-	-	-	-	-	2,322	16	-	-	-	-	2,339	2,406
Less :Re-insurance Ceded to claims paid	742	-	-	-	11	565	-	255	527	-	-	1,706	-	268	3,333	4,075
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Claims Incurred</b>	<b>(2,465)</b>	<b>75</b>	<b>-</b>	<b>75</b>	<b>684</b>	<b>2,81,441</b>	<b>1,280</b>	<b>9,545</b>	<b>60,281</b>	<b>240</b>	<b>-</b>	<b>198</b>	<b>199</b>	<b>2,020</b>	<b>3,55,890</b>	<b>3,53,500</b>

- 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 certainty of