

PERIODIC DISCLOSURES

FORM No. 5 - 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 31.03.2019	Marine Cargo For the Quarter 31.03.2019	Marine Hull For the Quarter 31.03.2019	Marine Total For the Quarter 31.03.2019	Motor (OD) For the Quarter 31.03.2019	Motor (TP) For the Quarter 31.03.2019	Employer's Liability For the Quarter 31.03.2019	Public Liability For the Quarter 31.03.2019	Other Liability For the Quarter 31.03.2019	Engineering For the Quarter 31.03.2019	Aviation For the Quarter 31.03.2019	Personal Accident For the Quarter 31.03.2019	Health For the Quarter 31.03.2019	Other Misc. For the Quarter 31.03.2019	Misc. Total For the Quarter 31.03.2019	Total For the Quarter 31.03.2019
Claims paid																
Direct claims	3,703	-	-	-	498	13,720	90	285	4,619	-	-	74	-	16	19,302	23,004
Add Claims Outstanding at the end of the year	(1,431)	(3)	-	(3)	(48)	95,437	3,240	(4,664)	33,157	(82)	-	(93)	204	(91)	1,27,060	1,25,626
Less Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Incurred Claims	2,271	(3)	-	(3)	450	1,09,157	3,330	(4,380)	37,776	(82)	-	(19)	204	(75)	1,46,362	1,48,630
Add :Re-insurance accepted to direct claims	25	-	-	-	-	-	-	5,094	-	1	-	-	-	-	5,095	5,120
Less :Re-insurance Ceded to claims paid	2,823	-	-	-	25	686	5	439	243	-	-	56	-	12	1,466	4,289
Total Claims Incurred	(527)	(3)	-	(3)	425	1,08,471	3,325	276	37,532	(81)	-	(75)	204	(87)	1,49,990	1,49,461

(In Rs.'000)

Particulars	Fire	Marine			Miscellaneous											
	For the Period 31.03.2019	Marine Cargo For the Period 31.03.2019	Marine Hull For the Period 31.03.2019	Marine Total For the Period 31.03.2019	Motor (OD) For the Period 31.03.2019	Motor (TP) For the Period 31.03.2019	Employer's Liability For the Period 31.03.2019	Public Liability For the Period 31.03.2019	Other Liability For the Period 31.03.2019	Engineering For the Period 31.03.2019	Aviation For the Period 31.03.2019	Personal Accident For the Period 31.03.2019	Health For the Period 31.03.2019	Other Misc. For the Period 31.03.2019	Misc. Total For the Period 31.03.2019	Total For the Period 31.03.2019
Claims paid	4,640	-	-	-	1,416	60,571	109	571	13,856	-	-	101	18	269	76,910	81,550
Add Claims Outstanding at the end of the year	2,751	221	-	221	2,796	10,86,772	12,860	48,065	3,29,722	927	-	686	1,139	2,415	14,85,382	14,88,355
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	3,659	79	-	79	3,363	6,04,443	8,834	5,824	1,23,001	54	-	72	370	220	7,46,181	7,49,919
Add :Re-insurance accepted to direct claims	103	-	-	-	-	-	-	5,094	764	21	-	31	-	-	5,910	6,013
Less :Re-insurance Ceded to claims paid	3,538	-	-	-	71	3,030	5	453	728	-	-	58	1	205	4,550	8,088
Total Claims Incurred	225	79	-	79	3,292	6,01,413	8,829	10,465	1,23,037	76	-	45	369	16	7,47,541	7,47,845

(In Rs.'000)

Particulars	Fire	Marine			Miscellaneous											
	For the Quarter 31.03.2018	Marine Cargo For the Quarter 31.03.2018	Marine Hull For the Quarter 31.03.2018	Marine Total For the Quarter 31.03.2018	Motor (OD) For the Quarter 31.03.2018	Motor (TP) For the Quarter 31.03.2018	Employer's Liability For the Quarter 31.03.2018	Public Liability For the Quarter 31.03.2018	Other Liability For the Quarter 31.03.2018	Engineering For the Quarter 31.03.2018	Aviation For the Quarter 31.03.2018	Personal Accident For the Quarter 31.03.2018	Health For the Quarter 31.03.2018	Other Misc. For the Quarter 31.03.2018	Misc. Total For the Quarter 31.03.2018	Total For the Quarter 31.03.2018
Claims paid	2,743	-	-	-	79	4,771	41	34	3,576	-	-	74	-	-	8,575	11,318
Add Claims Outstanding at the end of the year	(2,531)	11	-	11	(209)	92,853	658	887	7,695	(159)	-	(247)	58	(1,230)	1,00,304	97,785
Less Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Incurred Claims	213	11	-	11	(130)	97,623	699	921	11,271	(159)	-	(174)	58	(1,230)	1,08,879	1,09,103
Add :Re-insurance accepted to direct claims	13	-	-	-	-	-	-	-	108	1	-	-	-	-	109	122
Less :Re-insurance Ceded to claims paid	2,001	-	-	-	4	239	2	10	186	-	-	44	-	-	485	2,485
Total Claims Incurred	(1,775)	11	-	11	(134)	97,385	697	911	11,193	(158)	-	(218)	58	(1,230)	1,08,503	1,06,739

(In Rs.'000)

Particulars	Fire	Marine			Miscellaneous											
	For the Period 31.03.2018	Marine Cargo For the Period 31.03.2018	Marine Hull For the Period 31.03.2018	Marine Total For the Period 31.03.2018	Motor (OD) For the Period 31.03.2018	Motor (TP) For the Period 31.03.2018	Employer's Liability For the Period 31.03.2018	Public Liability For the Period 31.03.2018	Other Liability For the Period 31.03.2018	Engineering For the Period 31.03.2018	Aviation For the Period 31.03.2018	Personal Accident For the Period 31.03.2018	Health For the Period 31.03.2018	Other Misc. For the Period 31.03.2018	Misc. Total For the Period 31.03.2018	Total For the Period 31.03.2018
Claims paid	3,723	-	-	-	301	16,073	41	3,520	13,310	-	-	2,433	-	337	36,017	39,740
Add Claims Outstanding at the end 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
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	(1,578)	86	-	86	566	3,79,629	1,980	10,721	69,757	65	-	1,731	256	1,059	4,65,763	4,64,272
Add :Re-insurance accepted to direct claims	80	-	-	-	-	-	-	-	2,430	17	-	-	-	-	2,447	2,528
Less :Re-insurance Ceded to claims paid	2,743	-	-	-	15	804	2	264	714	-	-	1,750	-	268	3,817	6,560
Total Claims Incurred	(4,241)	86	-	86	551	3,78,826	1,978	10,456	71,474	82	-	(19)	256	790	4,64,393	4,60,239

- 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