

PERIODIC DISCLOSURES

FORM NO. 5 - CLAIMS SCHEDULE

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

CIN No. U66030MH2007PLCI173129

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 30.09.2019	For the Quarter 30.09.2019	For the Quarter 30.09.2019	For the Quarter 30.09.2019	For the Quarter 30.09.2019	For the Quarter 30.09.2019	For the Quarter 30.09.2019	For the Quarter 30.09.2019	For the Quarter 30.09.2019	For the Quarter 30.09.2019	For the Quarter 30.09.2019	For the Quarter 30.09.2019	For the Quarter 30.09.2019	For the Quarter 30.09.2019	For the Quarter 30.09.2019	For the Quarter 30.09.2019
Claims Paid																
Direct claims	462	-	-	-	669	21,581	64	400	14,171	158	-	155	-	50	37,248	37,709
Add: Claims Outstanding at the end of the year	3,394	(20)	-	(20)	(1,551)	1,37,112	1,419	658	1,356	(180)	-	56	(1,144)	3,783	1,41,511	1,44,885
Less: Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Incurred Claims	3,856	(20)	-	(20)	(882)	1,58,693	1,482	1,059	15,527	(21)	-	211	(1,144)	3,834	1,78,759	1,82,595
Add: Re-insurance accepted to direct claims	3	-	-	-	-	-	-	-	22	2	-	2	-	-	26	29
Less: Re-insurance Ceded to claims paid	329	-	-	-	33	1,079	3	20	709	121	-	118	-	38	2,121	2,450
Total Claims Incurred	3,530	(20)	-	(20)	(915)	1,57,614	1,479	1,039	14,840	(140)	-	95	(1,144)	3,795	1,76,663	1,80,173

(In Rs.'000)

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	For the Period 30.09.2019	For the Period 30.09.2019	For the Period 30.09.2019	For the Period 30.09.2019	For the Period 30.09.2019	For the Period 30.09.2019	For the Period 30.09.2019	For the Period 30.09.2019	For the Period 30.09.2019	For the Period 30.09.2019	For the Period 30.09.2019	For the Period 30.09.2019	For the Period 30.09.2019	For the Period 30.09.2019	For the Period 30.09.2019	For the Period 30.09.2019
Claims Paid																
Direct claims	611	-	-	-	937	29,962	199	2,165	26,546	171	-	496	-	50	60,526	61,137
Add: Claims Outstanding at the end of the year	6,402	207	-	207	2,977	14,29,811	18,129	48,378	3,27,769	1,298	-	1,649	2,034	6,224	18,38,269	18,44,878
Less: Claims Outstanding at the beginning 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
Gross Incurred Claims	4,261	(14)	-	(14)	1,117	3,73,001	5,468	2,478	24,593	542	-	1,459	895	3,859	4,13,413	4,17,660
Add: Re-insurance accepted to direct claims	3	-	-	-	-	-	-	-	1,839	2	-	2	-	-	1,843	1,846
Less: Re-insurance Ceded to claims paid	443	-	-	-	47	1,502	10	108	1,336	130	-	378	-	38	3,550	3,993
Total Claims Incurred	3,822	(14)	-	(14)	1,071	3,71,500	5,458	2,370	25,096	413	-	1,083	895	3,821	4,11,706	4,15,513

(In Rs.'000)

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	For the Quarter 30.09.2018	For the Quarter 30.09.2018	For the Quarter 30.09.2018	For the Quarter 30.09.2018	For the Quarter 30.09.2018	For the Quarter 30.09.2018	For the Quarter 30.09.2018	For the Quarter 30.09.2018	For the Quarter 30.09.2018	For the Quarter 30.09.2018	For the Quarter 30.09.2018	For the Quarter 30.09.2018	For the Quarter 30.09.2018	For the Quarter 30.09.2018	For the Quarter 30.09.2018	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Incurred Claims	842	78	-	78	522	1,46,770	1,779	7,913	16,487	52	-	4	41	69	1,73,637	1,74,558
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	-	192	1,040	1,750
Total Claims Incurred	132	78	-	78	487	1,46,117	1,779	7,902	16,833	56	-	16	40	(124)	1,73,106	1,73,316

(In Rs.'000)

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	For the Period 30.09.2018	For the Period 30.09.2018	For the Period 30.09.2018	For the Period 30.09.2018	For the Period 30.09.2018	For the Period 30.09.2018	For the Period 30.09.2018	For the Period 30.09.2018	For the Period 30.09.2018	For the Period 30.09.2018	For the Period 30.09.2018	For the Period 30.09.2018	For the Period 30.09.2018	For the Period 30.09.2018	For the Period 30.09.2018	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
Gross Incurred Claims	1,530	75	-	75	2,435	2,93,742	2,958	13,720	55,955	191	-	37	127	194	3,69,359	3,70,964
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	-	192	2,074	2,785
Total Claims Incurred	840	75	-	75	2,398	2,92,276	2,958	13,709	56,271	205	-	67	126	1	3,68,011	3,68,927

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