

PERIODIC DISCLOSURES

FORM ND-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	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 31.12.2019	For the Quarter 31.12.2019	For the Quarter 31.12.2019	For the Quarter 31.12.2019	For the Quarter 31.12.2019	For the Quarter 31.12.2019	For the Quarter 31.12.2019	For the Quarter 31.12.2019	For the Quarter 31.12.2019	For the Quarter 31.12.2019	For the Quarter 31.12.2019	For the Quarter 31.12.2019	For the Quarter 31.12.2019	For the Quarter 31.12.2019	For the Quarter 31.12.2019	For the Quarter 31.12.2019
Claims Paid																
Direct claims	824	-	-	-	489	25,139	11	222	12,477	105	-	40	553	78	39,114	39,938
Add Claims Outstanding at the end of the year	(605)	(12)	-	(12)	(1,702)	1,20,743	378	3,168	15,293	113	-	7	(565)	(1,929)	1,35,507	1,34,889
Less Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Incurred Claims	219	(12)	-	(12)	(1,213)	1,45,882	389	3,390	27,769	218	-	47	(11)	(1,850)	1,74,621	1,74,828
Add Re-insurance accepted to direct claims	0	-	-	-	-	-	-	-	359	1	-	-	-	-	360	361
Less Re-insurance Ceded to claims paid	659	-	-	-	24	1,257	1	11	781	80	-	31	28	60	2,272	2,932
Total Claims Incurred	(440)	(12)	-	(12)	(1,237)	1,44,625	388	3,379	27,348	139	-	16	(39)	(1,910)	1,72,709	1,72,257

(In Rs.'000)

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	For the Period 31.12.2019	For the Period 31.12.2019	For the Period 31.12.2019	For the Period 31.12.2019	For the Period 31.12.2019	For the Period 31.12.2019	For the Period 31.12.2019	For the Period 31.12.2019	For the Period 31.12.2019	For the Period 31.12.2019	For the Period 31.12.2019	For the Period 31.12.2019	For the Period 31.12.2019	For the Period 31.12.2019	For the Period 31.12.2019	For the Period 31.12.2019
Claims Paid																
Direct claims	1,435	-	-	-	1,426	55,100	209	2,388	39,023	276	-	536	553	129	99,640	1,01,076
Add Claims Outstanding at the end of the year	5,796	195	-	195	1,275	15,50,555	18,507	51,546	3,43,062	1,411	-	1,656	1,469	4,295	19,73,776	19,79,767
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	4,480	(26)	-	(26)	(95)	5,18,883	5,856	5,868	52,362	760	-	1,506	883	2,009	5,88,034	5,92,488
Add Re-insurance accepted to direct claims	3	-	-	-	-	-	-	-	2,198	3	-	2	-	-	2,203	2,207
Less Re-insurance Ceded to claims paid	1,102	-	-	-	71	2,759	10	119	2,117	211	-	409	28	98	5,822	6,924
Total Claims Incurred	3,382	(26)	-	(26)	(167)	5,16,125	5,846	5,749	52,443	552	-	1,100	856	1,911	5,84,415	5,87,770

(In Rs.'000)

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	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	2,30,328
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
Total Claims Incurred	(89)	6	-	6	469	2,00,665	2,545	(3,520)	29,234	(49)	-	54	39	101	2,29,539	2,29,457

(In Rs.'000)

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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	-	81	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
Total Claims Incurred	752	82	-	82	2,867	4,92,941	5,503	10,189	85,505	157	-	121	165	103	5,97,550	5,98,384

Notes:
a) Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should
b) Claims includes specific claims settlement cost but not expenses of management