

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	Miscellaneous															
	Fire				Marine				Miscellaneous							
	For the Quarter 31.03.2020	For the Quarter 31.03.2020	For the Quarter 31.03.2020	For the Quarter 31.03.2020	Motor (OD) For the Quarter 31.03.2020	Motor (TP) For the Quarter 31.03.2020	Employer's Liability For the Quarter 31.03.2020	Public Liability For the Quarter 31.03.2020	Other Liability For the Quarter 31.03.2020	Engineering For the Quarter 31.03.2020	Aviation For the Quarter 31.03.2020	Personal Accident For the Quarter 31.03.2020	Health For the Quarter 31.03.2020	Other Misc. For the Quarter 31.03.2020	Misc. Total For the Quarter 31.03.2020	Total For the Quarter 31.03.2020
Claims Paid																
Direct claims	1,752	-	-	-	2,794	43,170	83	505	11,835	153	-	8	-	162	58,710	60,462
Add Claims Outstanding at the end of the year	(581)	(27)	-	(27)	6,529	2,10,558	(266)	(854)	710	(541)	-	(321)	783	(391)	2,16,208	2,15,600
Less Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Incurred Claims	1,171	(27)	-	(27)	9,323	2,53,728	(182)	(349)	12,546	(389)	-	(314)	783	(229)	2,74,918	2,76,062
Add -Re-insurance accepted to direct claims	0	-	-	-	-	-	-	65	40	0	-	-	-	-	105	105
Less -Re-insurance Ceded to claims paid	1,336	-	-	-	140	2,159	4	31	596	116	-	6	-	136	3,187	4,523
Total Claims Incurred	(165)	(27)	-	(27)	9,184	2,51,570	(187)	(315)	11,990	(505)	-	(320)	783	(365)	2,71,836	2,71,644

(In Rs.'000)

Particulars	Miscellaneous															
	Fire				Marine				Miscellaneous							
	For the Period 31.03.2020	For the Period 31.03.2020	For the Period 31.03.2020	For the Period 31.03.2020	Motor (OD) For the Period 31.03.2020	Motor (TP) For the Period 31.03.2020	Employer's Liability For the Period 31.03.2020	Public Liability For the Period 31.03.2020	Other Liability For the Period 31.03.2020	Engineering For the Period 31.03.2020	Aviation For the Period 31.03.2020	Personal Accident For the Period 31.03.2020	Health For the Period 31.03.2020	Other Misc. For the Period 31.03.2020	Misc. Total For the Period 31.03.2020	Total For the Period 31.03.2020
Claims Paid																
Direct claims	3,188	-	-	-	4,220	98,270	292	2,893	50,858	429	-	544	553	291	1,58,350	1,61,537
Add Claims Outstanding at the end of the year	5,216	168	-	168	7,804	17,61,113	18,241	50,692	3,43,772	870	-	1,335	2,252	3,905	21,89,984	21,95,367
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	5,652	(53)	-	(53)	9,228	7,72,612	5,674	5,519	64,908	371	-	1,192	1,667	1,780	8,62,951	8,68,550
Add -Re-insurance accepted to direct claims	3	-	-	-	-	-	-	65	2,238	3	-	2	-	-	2,308	2,311
Less -Re-insurance Ceded to claims paid	2,438	-	-	-	211	4,917	15	150	2,713	327	-	414	28	234	9,009	11,447
Total Claims Incurred	3,217	(53)	-	(53)	9,017	7,67,695	5,659	5,434	64,433	48	-	780	1,639	1,546	8,56,250	8,59,414

(In Rs.'000)

Particulars	Miscellaneous															
	Fire				Marine				Miscellaneous							
	For the Quarter 31.03.2019	For the Quarter 31.03.2019	For the Quarter 31.03.2019	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	Miscellaneous															
	Fire				Marine				Miscellaneous							
	For the Period 31.03.2019	For the Period 31.03.2019	For the Period 31.03.2019	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																
Direct claims	4,640	-	-	-	1,416	60,571	109	571	13,856	-	-	101	18	269	78,910	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	3,658	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

- 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