

PERIODIC DISCLOSURES

FORM NE-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	For the Quarter Ended 30.09.2020															
	Fire	Marine			Motor (OD)	Motor (TP)	Employer's Liability	Public Liability	Other Liability	Engineering	Aviation	Personal Accident	Health	Other Misc.	Misc. Total	Total
Claims Paid																
Direct claims	2,801	-	-	-	51,321	36,366	200	-	16,557	0	-	122	691	35	1,05,292	1,08,093
Add Claims Outstanding at the end of the period	4,721	585	-	585	33,904	1,70,721	3,318	(1,202)	31,427	424	-	94	452	696	2,39,853	2,45,139
Less Claims Outstanding at the beginning of the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Incurred Claims	7,522	585	-	585	85,226	2,07,087	3,518	(1,202)	47,984	424	-	216	1,143	731	3,45,126	3,53,232
Add :Re-insurance accepted to direct claims	0	-	-	-	-	-	-	-	295	2,816	2	-	-	-	3,112	3,113
Less :Re-insurance Ceded to claims paid	2,125	-	-	-	2,566	1,812	10	-	1,129	0	-	93	35	27	5,671	7,796
Total Claims Incurred	5,397	585	-	585	82,660	2,05,275	3,508	(907)	49,671	425	-	123	1,108	704	3,42,567	3,48,549

(In Rs.'000)

Particulars	For the Half Year Ended 30.09.2020															
	Fire	Marine			Motor (OD)	Motor (TP)	Employer's Liability	Public Liability	Other Liability	Engineering	Aviation	Personal Accident	Health	Other Misc.	Misc. Total	Total
Claims Paid																
Direct claims	3,332	-	-	-	61,484	36,553	207	2,001	21,805	0	-	122	691	1,535	1,24,398	1,27,730
Add Claims Outstanding at the end of the period	13,176	812	-	812	57,739	21,67,077	24,667	54,749	4,16,810	1,527	-	1,535	4,213	4,567	27,32,884	27,46,872
Less Claims Outstanding at the beginning of the period	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
Gross Incurred Claims	11,292	644	-	644	1,11,418	4,42,518	6,632	6,058	94,843	657	-	322	2,652	2,198	6,67,298	6,79,235
Add :Re-insurance accepted to direct claims	0	-	-	-	-	-	-	-	398	2,816	2	-	-	-	3,216	3,216
Less :Re-insurance Ceded to claims paid	2,362	-	-	-	3,074	1,821	10	109	1,391	0	-	93	35	1,171	7,704	10,066
Total Claims Incurred	8,930	644	-	644	1,08,344	4,40,697	6,622	6,348	96,268	659	-	229	2,617	1,027	6,62,810	6,72,385

(In Rs.'000)

Particulars	For the Quarter Ended 30.09.2019															
	Fire	Marine			Motor (OD)	Motor (TP)	Employer's Liability	Public Liability	Other Liability	Engineering	Aviation	Personal Accident	Health	Other Misc.	Misc. Total	Total
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 period	3,394	(20)	-	(20)	(1,551)	1,37,112	1,419	659	1,356	(180)	-	56	(1,144)	3,783	1,41,511	1,44,885
Less Claims Outstanding at the beginning of the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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)

Particulars	For the Half Year Ended 30.09.2019															
	Fire	Marine			Motor (OD)	Motor (TP)	Employer's Liability	Public Liability	Other Liability	Engineering	Aviation	Personal Accident	Health	Other Misc.	Misc. Total	Total
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 period	6,402	207	-	207	2,977	14,29,811	18,129	48,378	3,27,769	1,298	-	1,649	2,034	6,224	18,38,209	18,44,878
Less Claims Outstanding at the beginning of the period	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	24,893	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	4,15,514

Notes:

- a) Claims includes specific claims settlement cost but not expenses of management
- b) The surveyor fees, legal and other expenses shall also form part of claims cost.
- c) Claims cost is adjusted for estimated salvage value if there is a sufficient certainty of its realisation.