

**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	For the Quarter Ended 31.12.2020															
	Fire	Marine			Motor (OD)	Motor (TP)	Employer's Liability	Public Liability	Other Liability	Engineering	Aviation	Personal Accident	Health	Other Misc.	Misc. Total	Total
<b>Claims Paid</b>																
Direct claims	618	-	-	-	1,06,181	9,566	8	145	52,916	44	-	3,048	969	59	1,72,936	1,75,554
Add Claims Outstanding at the end of the period	4,997	574	-	574	79,218	1,24,900	7,173	3,531	(615)	322	-	213	73,176	652	2,88,568	2,94,139
Less Claims Outstanding at the beginning of the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Gross Incurred Claims</b>	<b>5,614</b>	<b>574</b>	<b>-</b>	<b>574</b>	<b>1,85,399</b>	<b>1,34,466</b>	<b>7,181</b>	<b>3,676</b>	<b>52,301</b>	<b>366</b>	<b>-</b>	<b>3,261</b>	<b>74,145</b>	<b>710</b>	<b>4,61,504</b>	<b>4,67,692</b>
Add :Re-insurance accepted to direct claims	19	-	-	-	-	-	-	34	1,640	0	-	-	-	-	1,674	1,693
Less :Re-insurance Ceded to claims paid	471	-	-	-	5,309	484	0	7	28,595	34	-	2,319	48	45	36,841	37,312
<b>Total Claims Incurred</b>	<b>5,162</b>	<b>574</b>	<b>-</b>	<b>574</b>	<b>1,80,090</b>	<b>1,33,982</b>	<b>7,180</b>	<b>3,703</b>	<b>25,345</b>	<b>333</b>	<b>-</b>	<b>943</b>	<b>74,096</b>	<b>666</b>	<b>4,26,337</b>	<b>4,32,073</b>

(In Rs.'000)

Particulars	For the Period Ended 31.12.2020															
	Fire	Marine			Motor (OD)	Motor (TP)	Employer's Liability	Public Liability	Other Liability	Engineering	Aviation	Personal Accident	Health	Other Misc.	Misc. Total	Total
<b>Claims Paid</b>																
Direct claims	3,950	-	-	-	1,67,665	46,119	215	2,146	74,721	44	-	3,170	1,660	1,594	2,97,334	3,01,283
Add Claims Outstanding at the end of the period	18,173	1,386	-	1,386	1,36,956	22,91,977	31,839	58,280	4,16,195	1,849	-	1,748	77,389	5,219	30,21,452	30,41,011
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
<b>Gross Incurred Claims</b>	<b>16,907</b>	<b>1,218</b>	<b>-</b>	<b>1,218</b>	<b>2,96,817</b>	<b>5,76,984</b>	<b>13,813</b>	<b>9,734</b>	<b>1,47,144</b>	<b>1,024</b>	<b>-</b>	<b>3,583</b>	<b>76,796</b>	<b>2,908</b>	<b>11,28,803</b>	<b>11,46,927</b>
Add :Re-insurance accepted to direct claims	19	-	-	-	-	-	-	432	4,456	2	-	-	-	-	4,890	4,909
Less :Re-insurance Ceded to claims paid	2,833	-	-	-	8,383	2,305	11	116	29,986	34	-	2,411	83	1,215	44,545	47,378
<b>Total Claims Incurred</b>	<b>14,092</b>	<b>1,218</b>	<b>-</b>	<b>1,218</b>	<b>2,88,434</b>	<b>5,74,678</b>	<b>13,802</b>	<b>10,050</b>	<b>1,21,613</b>	<b>992</b>	<b>-</b>	<b>1,172</b>	<b>76,713</b>	<b>1,693</b>	<b>10,89,147</b>	<b>11,04,458</b>

(In Rs.'000)

Particulars	For the Quarter Ended 31.12.2019															
	Fire	Marine			Motor (OD)	Motor (TP)	Employer's Liability	Public Liability	Other Liability	Engineering	Aviation	Personal Accident	Health	Other Misc.	Misc. Total	Total
<b>Claims Paid</b>																
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 period	(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 period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Gross Incurred Claims</b>	<b>219</b>	<b>(12)</b>	<b>-</b>	<b>(12)</b>	<b>(1,213)</b>	<b>1,45,882</b>	<b>389</b>	<b>3,390</b>	<b>27,769</b>	<b>218</b>	<b>-</b>	<b>47</b>	<b>(11)</b>	<b>(1,850)</b>	<b>1,74,621</b>	<b>1,74,828</b>
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
<b>Total Claims Incurred</b>	<b>(440)</b>	<b>(12)</b>	<b>-</b>	<b>(12)</b>	<b>(1,237)</b>	<b>1,44,625</b>	<b>388</b>	<b>3,379</b>	<b>27,348</b>	<b>139</b>	<b>-</b>	<b>16</b>	<b>(39)</b>	<b>(1,910)</b>	<b>1,72,709</b>	<b>1,72,256</b>

(In Rs.'000)

Particulars	For the Period Ended 31.12.2019															
	Fire	Marine			Motor (OD)	Motor (TP)	Employer's Liability	Public Liability	Other Liability	Engineering	Aviation	Personal Accident	Health	Other Misc.	Misc. Total	Total
<b>Claims Paid</b>																
Direct claims	1,435	-	-	-	1,426	55,100	209	2,388	39,023	276	-	536	129	99,640	1,01,076	
Add Claims Outstanding at the end of the period	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 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
<b>Gross Incurred Claims</b>	<b>4,480</b>	<b>(26)</b>	<b>-</b>	<b>(26)</b>	<b>(95)</b>	<b>5,18,883</b>	<b>5,856</b>	<b>5,868</b>	<b>52,362</b>	<b>760</b>	<b>-</b>	<b>1,506</b>	<b>883</b>	<b>2,009</b>	<b>5,88,034</b>	<b>5,92,488</b>
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
<b>Total Claims Incurred</b>	<b>3,382</b>	<b>(26)</b>	<b>-</b>	<b>(26)</b>	<b>(167)</b>	<b>5,16,125</b>	<b>5,846</b>	<b>5,749</b>	<b>52,443</b>	<b>552</b>	<b>-</b>	<b>1,100</b>	<b>856</b>	<b>1,911</b>	<b>5,84,415</b>	<b>5,87,770</b>

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.