

**PERIODIC DISCLOSURES**

**FORM NL-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 31.03.2021															
	Fire	Marine			Miscellaneous											Total
		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	
<b>Claims Paid</b>																
Direct claims	2,999	-	-	-	2,17,853	35,158	3,581	4,328	31,764	2,362	-	3,266	56,482	4,028	3,58,823	3,61,822
Add Claims Outstanding at the end of the quarter	(5,060)	(707)	-	(707)	72,259	63,537	(3,172)	(1,860)	55,489	(957)	-	(72)	(17,078)	(3,845)	1,64,300	1,58,533
Less Claims Outstanding at the beginning of the quarter	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
<b>Gross Incurred Claims</b>	<b>(2,061)</b>	<b>(707)</b>	<b>-</b>	<b>(707)</b>	<b>2,90,112</b>	<b>98,694</b>	<b>409</b>	<b>2,468</b>	<b>87,253</b>	<b>1,405</b>	<b>-</b>	<b>3,194</b>	<b>39,404</b>	<b>183</b>	<b>5,23,122</b>	<b>5,20,354</b>
Add :Re-insurance accepted to direct claims	87	-	-	-	-	-	-	123	123	2	-	13	-	-	262	349
Less :Re-insurance Ceded to claims paid	2,381	-	-	-	10,893	1,759	179	216	8,585	1,807	-	2,491	2,824	3,095	31,849	34,229
<b>Total Claims Incurred</b>	<b>(4,354)</b>	<b>(707)</b>	<b>-</b>	<b>(707)</b>	<b>2,79,219</b>	<b>96,936</b>	<b>229</b>	<b>2,375</b>	<b>78,791</b>	<b>(400)</b>	<b>-</b>	<b>717</b>	<b>36,580</b>	<b>(2,913)</b>	<b>4,91,535</b>	<b>4,86,474</b>

( In Rs.'000)

Particulars	For the Year Ended 31.03.2021															
	Fire	Marine			Miscellaneous											Total
		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	
<b>Claims Paid</b>																
Direct claims	6,949	-	-	-	3,85,519	81,277	3,796	6,474	1,06,485	2,407	-	6,436	58,142	5,621	6,56,156	6,63,105
Add Claims Outstanding at the end of the year	13,113	679	-	679	2,09,215	23,55,514	28,667	56,420	4,71,684	891	-	1,676	60,311	1,374	31,85,752	31,99,544
Less Claims Outstanding at the beginning 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	21,95,368
<b>Gross Incurred Claims</b>	<b>14,846</b>	<b>511</b>	<b>-</b>	<b>511</b>	<b>5,86,929</b>	<b>6,75,678</b>	<b>14,222</b>	<b>12,203</b>	<b>2,34,396</b>	<b>2,428</b>	<b>-</b>	<b>6,778</b>	<b>1,16,200</b>	<b>3,091</b>	<b>16,51,925</b>	<b>16,67,281</b>
Add :Re-insurance accepted to direct claims	106	-	-	-	-	-	-	556	4,579	4	-	13	-	-	5,151	5,257
Less :Re-insurance Ceded to claims paid	5,214	-	-	-	19,276	4,064	190	332	38,571	1,840	-	4,902	2,907	4,311	76,393	81,607
<b>Total Claims Incurred</b>	<b>9,738</b>	<b>511</b>	<b>-</b>	<b>511</b>	<b>5,67,653</b>	<b>6,71,614</b>	<b>14,032</b>	<b>12,426</b>	<b>2,00,404</b>	<b>592</b>	<b>-</b>	<b>1,889</b>	<b>1,13,293</b>	<b>(1,220)</b>	<b>15,80,683</b>	<b>15,90,932</b>

( In Rs.'000)

Particulars	For the Quarter Ended 31.03.2020															
	Fire	Marine			Miscellaneous											Total
		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	
<b>Claims Paid</b>																
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 quarter	(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 quarter	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Gross Incurred Claims</b>	<b>1,171</b>	<b>(27)</b>	<b>-</b>	<b>(27)</b>	<b>9,323</b>	<b>2,53,728</b>	<b>(182)</b>	<b>(349)</b>	<b>12,546</b>	<b>(389)</b>	<b>-</b>	<b>(314)</b>	<b>783</b>	<b>(229)</b>	<b>2,74,918</b>	<b>2,76,062</b>
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
<b>Total Claims Incurred</b>	<b>(165)</b>	<b>(27)</b>	<b>-</b>	<b>(27)</b>	<b>9,184</b>	<b>2,51,570</b>	<b>(187)</b>	<b>(315)</b>	<b>11,990</b>	<b>(505)</b>	<b>-</b>	<b>(320)</b>	<b>783</b>	<b>(365)</b>	<b>2,71,836</b>	<b>2,71,644</b>

( In Rs.'000)

Particulars	For the Year Ended 31.03.2020															
	Fire	Marine			Miscellaneous											Total
		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	
<b>Claims Paid</b>																
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
<b>Gross Incurred Claims</b>	<b>5,652</b>	<b>(53)</b>	<b>-</b>	<b>(53)</b>	<b>9,228</b>	<b>7,72,612</b>	<b>5,674</b>	<b>5,519</b>	<b>64,908</b>	<b>371</b>	<b>-</b>	<b>1,192</b>	<b>1,667</b>	<b>1,780</b>	<b>8,62,951</b>	<b>8,68,550</b>
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
<b>Total Claims Incurred</b>	<b>3,217</b>	<b>(53)</b>	<b>-</b>	<b>(53)</b>	<b>9,017</b>	<b>7,67,695</b>	<b>5,659</b>	<b>5,434</b>	<b>64,433</b>	<b>48</b>	<b>-</b>	<b>780</b>	<b>1,639</b>	<b>1,546</b>	<b>8,56,250</b>	<b>8,59,414</b>