

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

Net Claim Incurred



Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter 30.09.21	Up to the Quarter 30.09.21	For the Quarter 30.09.21	Up to the Quarter 30.09.21	For the Quarter 30.09.21	Up to the Quarter 30.09.21	For the Quarter 30.09.21	Up to the Quarter 30.09.21	For the Quarter 30.09.21	Up to the Quarter 30.09.21	For the Quarter 30.09.21	Up to the Quarter 30.09.21	For the Quarter 30.09.21	Up to the Quarter 30.09.21	For the Quarter 30.09.21	Up to the Quarter 30.09.21	For the Quarter 30.09.21	Up to the Quarter 30.09.21	For the Quarter 30.09.21	Up to the Quarter 30.09.21	For the Quarter 30.09.21	Up to the Quarter 30.09.21
Claims Paid (Direct)	6	20	-	-	-	-	-	-	3,083	5,452	295	399	3,378	5,851	77	1,301	3	314	-	-	80	1,615
Add :Re-insurance accepted to direct claims	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	16	26	-	-	-	-	-	-	154	273	15	20	169	293	4	65	2	240	-	-	6	305
Net Claim Paid	1	4	-	-	-	-	-	-	2,929	5,179	280	379	3,209	5,558	74	1,236	1	75	-	-	74	1,311
Add Claims Outstanding at the end of the Period	349	349	7	7	-	-	7	7	3,395	3,395	26,274	26,274	29,669	29,669	183	183	4	4	-	-	187	187
Less Claims Outstanding at the beginning of the Period	180	131	7	7	-	-	7	7	2,959	2,092	24,923	23,555	27,881	25,647	147	603	4	17	-	-	151	620
Net Incurred Claims	171	222	0	1	-	-	0	1	3,365	6,482	1,632	3,098	4,997	9,580	110	816	1	62	-	-	110	878
Claims Paid (Direct)																						
-In India	6	20	-	-	-	-	-	-	3,083	5,452	295	399	3,378	5,851	77	1,301	3	314	-	-	80	1,615
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	265	265	7	7	-	-	7	7	1,454	1,454	19,821	19,821	21,275	21,275	112	112	4	4	-	-	116	116
Estimates of IBNR and IBNER at the beginning of the period (net)	63	116	7	7	-	-	7	7	1,380	926	18,956	17,818	20,336	18,744	67	580	3	16	-	-	70	596

Particulars	Workmen's		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ⁽⁶⁾		Other Miscellaneous		Total Miscellaneous		Grand Total		Grand Total	
	For the Quarter 30.09.21	Up to the Quarter 30.09.21	For the Quarter 30.09.21	Up to the Quarter 30.09.21	For the Quarter 30.09.21	Up to the Quarter 30.09.21	For the Quarter 30.09.21	Up to the Quarter 30.09.21	For the Quarter 30.09.21	Up to the Quarter 30.09.21	For the Quarter 30.09.21	Up to the Quarter 30.09.21	For the Quarter 30.09.21	Up to the Quarter 30.09.21	For the Quarter 30.09.21	Up to the Quarter 30.09.21	For the Quarter 30.09.21	Up to the Quarter 30.09.21	For the Quarter 30.09.21	Up to the Quarter 30.09.21
Claims Paid (Direct)	2	88	101	502	2	2	-	-	-	-	-	-	1	2	3,564	8,060	3,570	8,080	-	-
Add :Re-insurance accepted to direct claims	-	-	4	34	23	23	-	-	-	-	-	-	-	-	27	58	38	68	-	-
Less :Re-insurance Ceded to claims paid	0	4	76	244	19	19	-	-	-	-	-	-	1	1	271	866	287	893	-	-
Net Claim Paid	2	84	28	292	6	6	-	-	-	-	-	-	0	0	3,320	7,252	3,322	7,256	-	-
Add Claims Outstanding at the end of the Period	329	329	6,442	6,442	93	93	-	-	-	-	-	-	11	11	36,731	36,731	37,087	37,087	-	-
Less Claims Outstanding at the beginning of the Period	287	287	5,716	5,281	22	9	-	-	-	-	-	-	14	14	34,072	31,858	34,259	31,995	-	-
Net Incurred Claims	44	126	754	1,453	77	91	-	-	-	-	-	-	(3)	(3)	5,979	12,125	6,150	12,348	-	-
Claims Paid (Direct)																				
-In India	2	88	101	502	2	2	-	-	-	-	-	-	1	2	3,564	8,060	3,570	8,080	-	-
-Outside India	-	-	-	0.41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	202	202	4,208	4,208	20	20	-	-	-	-	-	-	10	10	25,831	25,831	26,103	26,103	-	-
Estimates of IBNR and IBNER at the beginning of the period (net)	179	177	3,620	3,066	17	9	-	-	-	-	-	-	14	10	24,237	22,601	24,307	22,724	-	-

Note: Public/ Product Liability includes Other liability

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter 30.09.20	Up to the Quarter 30.09.20	For the Quarter 30.09.20	Up to the Quarter 30.09.20	For the Quarter 30.09.20	Up to the Quarter 30.09.20	For the Quarter 30.09.20	Up to the Quarter 30.09.20	For the Quarter 30.09.20	Up to the Quarter 30.09.20	For the Quarter 30.09.20	Up to the Quarter 30.09.20	For the Quarter 30.09.20	Up to the Quarter 30.09.20	For the Quarter 30.09.20	Up to the Quarter 30.09.20	For the Quarter 30.09.20	Up to the Quarter 30.09.20	For the Quarter 30.09.20	Up to the Quarter 30.09.20	For the Quarter 30.09.20	Up to the Quarter 30.09.20
Claims Paid (Direct)	28	33	-	-	-	-	-	-	513	615	364	366	877	980	7	7	1	1	-	-	8	8
Add :Re-insurance accepted to direct claims	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	21	24	-	-	-	-	-	-	26	31	18	18	44	49	0	0	1	1	-	-	1	1
Net Claim Paid	7	10	-	-	-	-	-	-	488	584	346	347	833	931	7	7	0	0	-	-	7	7
Add Claims Outstanding at the end of the Period	132	132	8	8	-	-	8	8	577	577	21,671	21,671	22,248	22,248	42	42	15	15	-	-	57	57
Less Claims Outstanding at the beginning of the Period	85	52	2	2	-	-	2	2	238	78	19,964	17,611	20,202	17,689	38	23	14	13	-	-	52	36
Net Incurred Claims	54	89	6	6	-	-	6	6	827	1,083	2,053	4,407	2,879	5,490	11	26	1	2	-	-	12	28
Claims Paid (Direct)																						
-In India	28	33	-	-	-	-	-	-	513	615	364	366	877	980	7	7	1	1	-	-	8	8
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	122	122	8	8	-	-	8	8	171	171	16,921	16,921	17,092	17,092	21	21	7	7	-	-	28	28
Estimates of IBNR and IBNER at the beginning of the period (net)	71	36	2	2	-	-	2	2	121	27	15,302	13,310	15,423	13,337	28	19	6	5	-	-	33	23

Particulars	Workmen's		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ⁽⁶⁾		Other Miscellaneous		Total Miscellaneous		Grand Total		Grand Total		
	For the Quarter 30.09.20	Up to the Quarter 30.09.20	For the Quarter 30.09.20	Up to the Quarter 30.09.20	For the Quarter 30.09.20	Up to the Quarter 30.09.20	For the Quarter 30.09.20	Up to the Quarter 30.09.20	For the Quarter 30.09.20	Up to the Quarter 30.09.20	For the Quarter 30.09.20	Up to the Quarter 30.09.20	For the Quarter 30.09.20	Up to the Quarter 30.09.20	For the Quarter 30.09.20	Up to the Quarter 30.09.20	For the Quarter 30.09.20	Up to the Quarter 30.09.20	For the Quarter 30.09.20	Up to the Quarter 30.09.20	
Claims Paid (Direct)	2	2	166	238	0	0	-	-	-	-	-	-	0	15	1,053	1,244	1,081	1,277	-	-	
Add :Re-insurance accepted to direct claims	-	-	31	32	0	0	-	-	-	-	-	-	-	31	32	31	32	-	-	-	-
Less :Re-insurance Ceded to claims paid	0	0	11	15	0	0	-	-	-	-	-	-	0	12	57	78	78	101	-	-	
Net Claim Paid	2	2	185	255	0	0	-	-	-	-	-	-	0	4	1,027	1,199	1,034	1,209	-	-	
Add Claims Outstanding at the end of the Period	247	247	4,716	4,716	15	15	-	-	-	-	-	-	46	46	27,329	27,329	27,469	27,469	-	-	
Less Claims Outstanding at the beginning of the Period	213	182	4,413	3,945	11	9	-	-	-	-	-	-	39	39	24,931	21,900	25,017	21,954	-	-	
Net Incurred Claims	35	66	488	1,026	4	7	-	-	-	-	-	-	7	10	3,426	6,628	3,485	6,724	-	-	
Claims Paid (Direct)																					
-In India	2	2	161	234	0	0	-	-	-	-	-	-	0	15	1,053	1,244	1,081	1,277	-	-	
-Outside India	-	-	4.50	4.50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Estimates of IBNR and IBNER at the end of the period (net)	158	158	2,779	2,779	11	11	-	-	-	-	-	-	20	20	20,089	20,089	20,219	20,219	-	-	
Estimates of IBNR and IBNER at the beginning of the period (net)	135	102	2,686	2,278	11	9	-	-	-	-	-	-	18	15	18,306	15,765	18,379	15,803	-	-	

Note: Public/ Product Liability includes Other liability