

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



( ₹ lakhs )

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Miscellaneous Health		Personal Accident		Travel Insurance		Total Health	
	For the quarter ended	Up to the quarter ended	For the quarter ended	Up to the quarter ended	For the quarter ended	Up to the quarter ended	For the quarter ended	Up to the quarter ended	For the quarter ended	Up to the quarter ended	For the quarter ended	Up to the quarter ended	For the quarter ended	Up to the quarter ended	For the quarter ended	Up to the quarter ended	For the quarter ended	Up to the quarter ended	For the quarter ended	Up to the quarter ended	For the quarter ended	Up to the quarter ended
	Dec,31 2023	Dec,31 2023	Dec,31 2023	Dec,31 2023	Dec,31 2023	Dec,31 2023	Dec,31 2023	Dec,31 2023	Dec,31 2023	Dec,31 2023	Dec,31 2023	Dec,31 2023	Dec,31 2023	Dec,31 2023	Dec,31 2023	Dec,31 2023	Dec,31 2023	Dec,31 2023	Dec,31 2023	Dec,31 2023	Dec,31 2023	Dec,31 2023
Claims Paid (Direct)	69	1,374	-	0	-	-	-	0	1,061	6,100	1,034	2,078	2,095	8,178	346	1,090	1	22	-	-	347	1,112
Add :Re-insurance accepted to direct claims	23	105	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	-	-	-	0	0
Less :Re-insurance Ceded to claims paid	76	1,222	-	0	-	-	-	0	43	247	49	101	92	348	14	44	1	16	-	-	15	60
<b>Net Claim Paid</b>	<b>16</b>	<b>258</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0</b>	<b>1,018</b>	<b>5,853</b>	<b>985</b>	<b>1,977</b>	<b>2,003</b>	<b>7,831</b>	<b>332</b>	<b>1,047</b>	<b>0</b>	<b>5</b>	<b>-</b>	<b>-</b>	<b>332</b>	<b>1,052</b>
Add Claims Outstanding at the end of the Period	1,039	1,039	1	1	-	-	1	1	2,595	2,595	36,194	36,194	38,790	38,790	783	783	6	6	-	-	790	790
Less Claims Outstanding at the beginning of the Period	1,096	688	1	2	-	-	1	2	3,110	3,451	36,144	34,071	39,253	37,522	814	550	4	9	-	-	818	558
<b>Net Incurred Claims</b>	<b>(41)</b>	<b>609</b>	<b>(0)</b>	<b>(1)</b>	<b>-</b>	<b>-</b>	<b>(0)</b>	<b>(1)</b>	<b>504</b>	<b>4,998</b>	<b>1,036</b>	<b>4,101</b>	<b>1,540</b>	<b>9,098</b>	<b>301</b>	<b>1,280</b>	<b>3</b>	<b>3</b>	<b>-</b>	<b>-</b>	<b>304</b>	<b>1,283</b>
<b>Claims Paid (Direct)</b>																						
-In India	69	1,374	-	0	-	-	-	0	1,061	6,100	1,034	2,078	2,095	8,178	346	1,090	1	22	-	-	347	1,112
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	428	428	1	1	-	-	1	1	1,700	1,700	24,752	24,752	26,452	26,452	652	652	4	4	-	-	656	656
Estimates of IBNR and IBNER at the beginning of the period (net)	500	308	1	2	-	-	1	2	1,940	24,631	24,354	4	26,294	24,635	632	1,846	4	632	-	-	636	2,478

( ₹ lakhs )

Particulars	Workmen's		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments		Other Miscellaneous		Total Miscellaneous		Grand Total	Grand Total
	For the quarter ended	Up to the quarter ended	For the quarter ended	Up to the quarter ended	For the quarter ended	Up to the quarter ended	For the quarter ended	Up to the quarter ended	For the quarter ended	Up to the quarter ended	For the quarter ended	Up to the quarter ended	For the quarter ended	Up to the quarter ended	For the quarter ended	Up to the quarter ended	For the quarter ended	Up to the quarter ended
	Dec,31 2023	Dec,31 2023	Dec,31 2023	Dec,31 2023	Dec,31 2023	Dec,31 2023	Dec,31 2023	Dec,31 2023	Dec,31 2023	Dec,31 2023	Dec,31 2023	Dec,31 2023	Dec,31 2023	Dec,31 2023	Dec,31 2023	Dec,31 2023	Dec,31 2023	Dec,31 2023
Claims Paid (Direct)	5	45	152	4,764	8	70	-	-	-	-	-	-	2	6	2,608	14,176	2,677	15,550
Add :Re-insurance accepted to direct claims	-	-	425	427	15	17	-	-	-	-	-	-	-	-	440	444	463	550
Less :Re-insurance Ceded to claims paid	0	2	333	4,364	17	69	-	-	-	-	-	-	2	5	459	4,848	534	6,070
<b>Net Claim Paid</b>	<b>4</b>	<b>43</b>	<b>244</b>	<b>827</b>	<b>5</b>	<b>18</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>1</b>	<b>2,589</b>	<b>9,772</b>	<b>2,606</b>	<b>10,030</b>
Add Claims Outstanding at the end of the Period	348	348	8,887	8,887	72	72	-	-	-	-	-	-	31	31	48,917	48,917	49,957	49,957
Less Claims Outstanding at the beginning of the Period	297	274	8,485	7,856	82	105	-	-	-	-	-	-	31	32	48,967	46,349	50,064	47,039
<b>Net Incurred Claims</b>	<b>56</b>	<b>117</b>	<b>645</b>	<b>1,858</b>	<b>(5)</b>	<b>(16)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0</b>	<b>0</b>	<b>2,539</b>	<b>12,340</b>	<b>2,498</b>	<b>12,948</b>
<b>Claims Paid (Direct)</b>																		
-In India	5	45	152	3,053	8	70	-	-	-	-	-	-	2	6	2,608	12,465	2,677	13,839
-Outside India	-	-	0	1,711	-	-	-	-	-	-	-	-	-	-	0	1,711	0	1,711
Estimates of IBNR and IBNER at the end of the period (net)	4	43	244	827	5	18	-	-	-	-	-	-	1	1	2,589	9,772	2,606	10,030
Estimates of IBNR and IBNER at the beginning of the period (net)	225	423	5,613	4,545	50	49	-	-	-	-	-	-	11	11	33,014	33,014	33,443	33,443

Note: Public/ Product Liability includes Other liability

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Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Miscellaneous Health		Personal Accident		Travel Insurance		Total Health	
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	Dec,31 2022	Dec,31 2022	Dec,31 2022	Dec,31 2022	Dec,31 2022	Dec,31 2022	Dec,31 2022	Dec,31 2022	Dec,31 2022	Dec,31 2022	Dec,31 2022	Dec,31 2022	Dec,31 2022	Dec,31 2022	Dec,31 2022	Dec,31 2022	Dec,31 2022	Dec,31 2022	Dec,31 2022	Dec,31 2022	Dec,31 2022	Dec,31 2022
Claims Paid (Direct)	61	152	0	0	-	-	0	0	4,346	12,550	467	1,839	4,814	14,388	233	505	0	1	-	-	233	506
Add :Re-insurance accepted to direct claims	10	176	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	60	269	0	0	-	-	0	0	193	588	23	92	216	680	10	22	0	1	-	-	10	23
<b>Net Claim Paid</b>	<b>10</b>	<b>59</b>	<b>0</b>	<b>0</b>	<b>-</b>	<b>-</b>	<b>0</b>	<b>0</b>	<b>4,154</b>	<b>11,962</b>	<b>444</b>	<b>1,747</b>	<b>4,597</b>	<b>13,709</b>	<b>223</b>	<b>483</b>	<b>0</b>	<b>0</b>	<b>-</b>	<b>-</b>	<b>223</b>	<b>483</b>
Add Claims Outstanding at the end of the Period	394	394	3	3	-	-	3	3	3,608	3,608	32,800	32,800	36,408	36,408	264	264	5	5	-	-	269	269
Less Claims Outstanding at the beginning of the Period	300	307	2	4	-	-	2	4	3,551	2,878	31,475	28,703	35,026	31,581	212	188	3	4	-	-	215	191
<b>Net Incurred Claims</b>	<b>104</b>	<b>145</b>	<b>0</b>	<b>(1)</b>	<b>-</b>	<b>-</b>	<b>0</b>	<b>(1)</b>	<b>4,210</b>	<b>12,691</b>	<b>1,770</b>	<b>5,844</b>	<b>5,979</b>	<b>18,536</b>	<b>275</b>	<b>559</b>	<b>2</b>	<b>1</b>	<b>-</b>	<b>-</b>	<b>277</b>	<b>560</b>
<b>Claims Paid (Direct)</b>																						
-In India	61	152	0	0	-	-	0	0	4,346	12,550	467	1,839	4,814	14,388	233	505	0	1	-	-	233	506
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	196	196	2	2	-	-	2	2	1,910	1,910	23,906	23,906	25,817	25,817	154	154	3	3	-	-	157	157
Estimates of IBNR and IBNER at the beginning of the period (net)	188	155	2	3	-	-	2	3	1,901	1,621	22,940	21,445	24,841	23,067	133	134	3	2	-	-	136	136

( ₹ lakhs )

Particulars	Workmen's		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments		Other Miscellaneous		Total Miscellaneous		Grand Total	Grand Total
	For the quarter ended	Up to the quarter ended	For the quarter ended	Up to the quarter ended	For the quarter ended	Up to the quarter ended	For the quarter ended	Up to the quarter ended	For the quarter ended	Up to the quarter ended	For the quarter ended	Up to the quarter ended	For the quarter ended	Up to the quarter ended	For the quarter ended	Up to the quarter ended	For the quarter ended	Up to the quarter ended
	Dec,31 2022	Dec,31 2022	Dec,31 2022	Dec,31 2022	Dec,31 2022	Dec,31 2022	Dec,31 2022	Dec,31 2022	Dec,31 2022	Dec,31 2022	Dec,31 2022	Dec,31 2022	Dec,31 2022	Dec,31 2022	Dec,31 2022	Dec,31 2022	Dec,31 2022	Dec,31 2022
Claims Paid (Direct)	37	54	559	1,791	8	57	-	-	-	-	-	-	1	5	5,651	16,800	5,712	16,953
Add :Re-insurance accepted to direct claims	-	-	0	9	17	33	-	-	-	-	-	-	-	-	18	41	27	218
Less :Re-insurance Ceded to claims paid	2	3	467	1,462	19	68	-	-	-	-	-	-	1	4	715	2,238	775	2,508
<b>Net Claim Paid</b>	<b>35</b>	<b>51</b>	<b>92</b>	<b>338</b>	<b>6</b>	<b>22</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0</b>	<b>1</b>	<b>4,954</b>	<b>14,604</b>	<b>4,964</b>	<b>14,662</b>
Add Claims Outstanding at the end of the Period	283	283	7,389	7,389	119	119	-	-	-	-	-	-	28	28	44,495	44,495	44,891	44,891
Less Claims Outstanding at the beginning of the Period	249	265	6,943	6,204	126	100	-	-	-	-	-	-	24	7	42,583	38,348	42,885	38,659
<b>Net Incurred Claims</b>	<b>69</b>	<b>70</b>	<b>538</b>	<b>1,522</b>	<b>(1)</b>	<b>40</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4</b>	<b>23</b>	<b>6,866</b>	<b>20,751</b>	<b>6,971</b>	<b>20,895</b>
<b>Claims Paid (Direct)</b>																		
-In India	37	54	559	1,747	8	57	-	-	-	-	-	-	1	5	5,651	16,756	5,712	16,908
-Outside India	-	-	-	44	-	-	-	-	-	-	-	-	-	-	-	44	-	44
Estimates of IBNR and IBNER at the end of the period (net)	183	183	4,807	4,807	55	55	-	-	-	-	-	-	11	11	31,031	31,031	31,229	31,229
Estimates of IBNR and IBNER at the beginning of the period (net)	176	174	4,861	4,108	61	49	-	-	-	-	-	-	11	6	30,086	27,540	30,276	27,698

Note: Public/ Product Liability includes Other liability