

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
	Mar,31 2025	Mar,31 2025	Mar,31 2025	Mar,31 2025	Mar,31 2025	Mar,31 2025	Mar,31 2025	Mar,31 2025	Mar,31 2025	Mar,31 2025	Mar,31 2025	Mar,31 2025	Mar,31 2025	Mar,31 2025	Mar,31 2025	Mar,31 2025	Mar,31 2025	Mar,31 2025	Mar,31 2025	Mar,31 2025	Mar,31 2025	Mar,31 2025
Claims Paid (Direct)	1,223	3,335	0	0	-	-	0	0	2,520	7,183	1,401	4,188	3,921	11,370	1,025	3,329	4	266	-	-	1,029	3,595
Add :Re-insurance accepted to direct claims	6	325	-	-	-	-	-	-	-	-	-	-	-	-	-	1,032	-	-	-	-	-	1,032
Less :Re-insurance Ceded to claims paid	1,183	3,223	0	0	-	-	0	0	101	290	51	252	152	542	41	133	1	200	-	-	42	333
Net Claim Paid	45	437	0	0	-	-	0	0	2,419	6,893	1,349	3,936	3,768	10,829	984	4,227	3	66	-	-	987	4,293
Add Claims Outstanding at the end of the Period	832	832	10	10	-	-	10	10	2,394	2,394	48,996	48,996	51,389	51,389	10,632	10,632	14	14	-	-	10,645	10,645
Less Claims Outstanding at the beginning of the Period	740	928	3	1	-	-	3	1	3,935	2,472	44,195	37,273	48,130	39,745	7,214	1,512	8	26	-	-	7,222	1,538
Net Incurred Claims	138	341	8	9	-	-	8	9	879	6,815	6,150	15,659	7,028	22,473	4,402	13,347	9	54	-	-	4,411	13,401
Claims Paid (Direct)																						
-In India	1,223	3,335	0	0	-	-	0	0	2,520	7,183	1,401	4,188	3,921	11,370	1,025	3,329	4	266	-	-	1,029	3,595
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	400	400	10	10	-	-	10	10	893	893	36,289	36,289	37,182	37,182	10,420	10,420	12	12	-	-	10,432	10,432
Estimates of IBNR and IBNER at the beginning of the period (net)	356	377	3	1	-	-	3	1	2,073	1,628	32,055	25,813	34,128	27,441	6,849	935	14	14	-	-	6,864	949
(₹ 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	For the quarter ended	Up to the quarter ended
	Mar,31 2025	Mar,31 2025	Mar,31 2025	Mar,31 2025	Mar,31 2025	Mar,31 2025	Mar,31 2025	Mar,31 2025	Mar,31 2025	Mar,31 2025	Mar,31 2025	Mar,31 2025	Mar,31 2025	Mar,31 2025	Mar,31 2025	Mar,31 2025	Mar,31 2025	Mar,31 2025	Mar,31 2025	Mar,31 2025	Mar,31 2025	Mar,31 2025
Claims Paid (Direct)	51	232	60	764	3	26	-	-	-	-	-	-	2	9	5,066	15,998	6,289	19,333				
Add :Re-insurance accepted to direct claims	-	-	4	5	4	8	-	-	-	-	-	-	-	-	8	1,045	14	1,370				
Less :Re-insurance Ceded to claims paid	2	9	20	91	5	21	-	-	-	-	-	-	2	7	223	1,003	1,406	4,226				
Net Claim Paid	49	222	43	678	2	13	-	-	-	-	-	-	1	2	4,851	16,039	4,896	16,474				
Add Claims Outstanding at the end of the Period	902	902	9,770	9,770	66	66	-	-	-	-	-	-	5	5	72,778	72,779	73,621	73,621				
Less Claims Outstanding at the beginning of the Period	548	336	9,164	8,880	96	64	-	-	-	-	-	-	6	28	65,164	50,590	65,907	51,519				
Net Incurred Claims	403	788	649	1,567	(27)	15	-	-	-	-	-	-	1	(21)	12,465	38,226	12,610	38,574				
Claims Paid (Direct)																						
-In India	51	232	60	762	3	26	-	-	-	-	-	-	2	9	5,066	15,996	6,289	19,331				
-Outside India	-	-	-	2	-	-	-	-	-	-	-	-	-	-	-	2	-	2				
Estimates of IBNR and IBNER at the end of the period (net)	455	455	6,763	6,763	46	46	-	-	-	-	-	-	3	3	54,882	54,881	55,293	55,291				
Estimates of IBNR and IBNER at the beginning of the period (net)	315	209	6,683	5,769	54	42	-	-	-	-	-	-	4	10	48,047	34,420	48,406	34,798				
Note: Public/ Product Liability includes Other liability																						

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CIN No. U66030MH2007PLC173129																						
Insurer: RAHEJA QBE GENERAL INSURANCE COMPANY LIMITED																						
Net Claim Incurred																						
RAHEJA QBE (₹ lakhs)																						
Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024
Claims Paid (Direct)	462	1,837	-	0	-	-	-	0	1,232	7,332	932	3,011	2,165	10,343	555	1,645	22	44	-	-	577	1,689
Add :Re-insurance accepted to direct claims	28	133	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	0
Less :Re-insurance Ceded to claims paid	404	1,626	-	0	-	-	-	0	50	296	45	146	95	442	22	66	17	33	-	-	39	99
Net Claim Paid	85	343	-	0	-	-	-	0	1,183	7,036	887	2,865	2,070	9,901	532	1,579	5	11	-	-	538	1,590
Add Claims Outstanding at the end of the Period	928	928	1	1	-	-	1	1	2,472	2,472	37,273	37,273	39,745	39,745	1,512	1,512	26	26	-	-	1,538	1,538
Less Claims Outstanding at the beginning of the Period	1,039	688	1	2	-	-	1	2	2,595	3,451	36,194	34,071	38,790	37,522	783	550	6	9	-	-	790	558
Net Incurred Claims	(26)	583	(0)	(1)	-	-	(0)	(1)	1,059	6,057	1,966	6,067	3,025	12,123	1,261	2,541	25	28	-	-	1,286	2,569
Claims Paid (Direct)																						
-In India	462	1,837	-	0	-	-	-	0	1,232	7,332	932	3,011	2,165	10,343	555	1,645	22	44	-	-	577	1,689
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	377	377	1	1	-	-	1	1	1,628	1,628	25,813	25,813	27,441	27,441	935	935	14	14	-	-	949	949
Estimates of IBNR and IBNER at the beginning of the period (net)	428	308	1	2	-	-	1	2	1,700	24,631	24,752	4	26,452	24,635	652	1,846	4	632	-	-	656	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 Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024				
Claims Paid (Direct)	15	60	299	5,063	10	80	-	-	-	-	-	-	1	7	3,067	17,243	3,529	19,079				
Add :Re-insurance accepted to direct claims	-	-	66	493	0	17	-	-	-	-	-	-	-	-	66	510	94	643				
Less :Re-insurance Ceded to claims paid	1	2	95	4,459	8	77	-	-	-	-	-	-	1	5	238	5,086	642	6,712				
Net Claim Paid	14	57	270	1,098	3	20	-	-	-	-	-	-	0	2	2,895	12,667	2,980	13,010				
Add Claims Outstanding at the end of the Period	336	336	8,880	8,880	64	64	-	-	-	-	-	-	28	28	50,590	50,590	51,519	51,519				
Less Claims Outstanding at the beginning of the Period	348	274	8,887	7,856	72	105	-	-	-	-	-	-	31	32	48,917	46,349	49,957	47,039				
Net Incurred Claims	2	119	264	2,121	(5)	(21)	-	-	-	-	-	-	(3)	(3)	4,569	16,909	4,543	17,491				
Claims Paid (Direct)																						
-In India	15	60	299	5,062	10	80	-	-	-	-	-	-	1	7	3,067	17,241	3,529	19,077				
-Outside India	-	-	-	2	-	-	-	-	-	-	-	-	-	-	-	2	-	2				
Estimates of IBNR and IBNER at the end of the period (net)	209	209	5,769	5,769	42	42	-	-	-	-	-	-	10	10	34,419	34,419	34,798	34,798				
Estimates of IBNR and IBNER at the beginning of the period (net)	232	423	5,616	4,996	47	49	-	-	-	-	-	-	11	12	33,014	32,594	33,443	32,904				
Note: Public/ Product Liability includes Other liability																						