

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]



Particulars	Fire	Marine			Miscellaneous											
		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	Total
	For the Quarter 31.03.2017	For the Quarter 31.03.2017	For the Quarter 31.03.2017	For the Quarter 31.03.2017	For the Quarter 31.03.2017	For the Quarter 31.03.2017	For the Quarter 31.03.2017	For the Quarter 31.03.2017	For the Quarter 31.03.2017	For the Quarter 31.03.2017	For the Quarter 31.03.2017	For the Quarter 31.03.2017	For the Quarter 31.03.2017	For the Quarter 31.03.2017	For the Quarter 31.03.2017	For the Quarter 31.03.2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid																
Direct claims	1,019	-	-	-	161	60	0	0	1,285	-	-	1,813	-	29	3,347	4,366
Add Claims Outstanding at the end of the year	1,777	(12)	-	(12)	92	54003	27	847	7,505	(134)	-	(556)	44	2	61,831	63,596
Less Claims Outstanding at the beginning of the year																
Gross Incurred Claims	2,796	(12)	-	(12)	252	54,064	27	847	8,790	(134)	-	1,257	44	31	65,178	67,962
Add :Re-insurance accepted to direct claims	4	-	-	-	0	0	0	0	-	14	-	31	-	-	45	49
Less :Re-insurance Ceded to claims paid	777	-	-	-	8	-389	0	0	143	-	-	211	-	22	(5)	771
Total Claims Incurred	2,023	(12)	-	(12)	244	54,452	27	847	8,647	(120)	-	1,077	44	9	65,228	67,239

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	Upto the Quarter 31.03.2017	Upto the Quarter 31.03.2017	Upto the Quarter 31.03.2017	Upto the Quarter 31.03.2017	Upto the Quarter 31.03.2017	Upto the Quarter 31.03.2017	Upto the Quarter 31.03.2017	Upto the Quarter 31.03.2017	Upto the Quarter 31.03.2017	Upto the Quarter 31.03.2017	Upto the Quarter 31.03.2017	Upto the Quarter 31.03.2017	Upto the Quarter 31.03.2017	Upto the Quarter 31.03.2017	Upto the Quarter 31.03.2017	Upto the Quarter 31.03.2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid																
Direct claims	7149	-	-	-	161	1,662	6	113	7,036	-	-	2,948	-	29	11,954	19,103
Add Claims Outstanding at the end	9032	57	-	57	585	1,79,344	2,196	35,613	1,64,130	808	-	1,417	530	1,742	3,86,365	3,95,454
Less Claims Outstanding at the	4649	106	-	106	22	23,969	1,709	21,502	97,563	1,131	-	3,138	386	458	1,49,878	1,54,632
Gross Incurred Claims	11532	(49)	-	(49)	724	1,57,036	494	14,223	73,603	(324)	-	1,227	144	1,312	2,48,441	2,59,925
Add :Re-insurance accepted to direct	15	-	-	-	-	-	-	-	438	57	-	41	-	-	536	551
Less :Re-insurance Ceded to claims paid	1112	-	-	-	8	77	-	19	572	-	-	280	-	22	977	2,089
Total Claims Incurred	10436	(49)	-	(49)	716	1,56,959	494	14,204	73,470	(267)	-	989	144	1,291	2,48,000	2,58,387

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		Marine Cargo	Marine Hull	Marine Total	Motor (OD)	Motor (TP)	Employer's Liability	Public Liability	Other Liability	Engineering	Aviation	Personal Accidents	Health	Other Misc.	Misc. Total	Total
	For the Quarter	For the Quarter 31.03.2016	For the Quarter 31.03.2016	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid																
Direct claims	4	-	-	-	0	2421	0	40	13,960	-	-	142	-	-	16,563	16,567
Add Claims Outstanding at the end	1,186	(27)	-	(27)	-11	3261	106	3906	(4,025)	802	-	341	(1)	(137)	4,243	5,401
Less Claims Outstanding at the																
Gross Incurred Claims	1,189	(27)	-	(27)	(11)	5,683	106	3,946	9,935	802	-	483	(1)	(137)	20,806	21,968
Add :Re-insurance accepted to direct	0	-	-	-	0	-16	0	0	45	1	-	18	-	-	47	48
Less :Re-insurance Ceded to claims paid	0	-	-	-	0	323	0	2	1,456	-	-	7	-	-	1,788	1,788
Total Claims Incurred	1,189	(27)	-	(27)	(11)	5,343	106	3,944	8,524	803	-	494	(1)	(137)	19,066	20,228

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	Upto the Quarter 31.03.2016	Upto the Quarter 31.03.2016	Upto the Quarter 31.03.2016	Upto the Quarter 31.03.2016	Upto the Quarter 31.03.2016	Upto the Quarter 31.03.2016	Upto the Quarter 31.03.2016	Upto the Quarter 31.03.2016	Upto the Quarter 31.03.2016	Upto the Quarter 31.03.2016	Upto the Quarter 31.03.2016	Upto the Quarter 31.03.2016	Upto the Quarter 31.03.2016	Upto the Quarter 31.03.2016	Upto the Quarter 31.03.2016	Upto the Quarter 31.03.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid																
Direct claims	14	-	-	-	-	2,766	8	98	17,189	1,180	-	1,121	-	-	22,361	22,375
Add Claims Outstanding at the end	4649	106	-	106	22	23,969	1,709	21,502	97,563	1,131	-	3,138	386	458	1,49,878	1,54,632
Less Claims Outstanding at the	2467	131	-	131	93	14,021	1,290	12,307	85,639	1,900	-	2,551	305	373	1,18,478	1,21,077
Gross Incurred Claims	2195	(26)	-	(26)	(70)	12,714	426	9,293	29,112	412	-	1,708	81	85	53,761	55,931
Add :Re-insurance accepted to direct	1	-	-	-	-	(16)	-	-	45	9	-	68	-	-	106	107
Less :Re-insurance Ceded to claims paid	1	-	-	-	-	375	0	12	1,972	118	-	56	-	-	2,534	2,535
Total Claims Incurred	2,195	(26)	-	(26)	(70)	12,322	426	9,281	27,185	303	-	1,720	81	85	51,333	53,503

Notes:

- Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER]
- Claims includes specific claims settlement cost but not expenses of management
- The surveyor fees, legal and other expenses shall also form part of claims cost.
- Claims cost should be adjusted for estimated salvage value if there is a sufficient