

PERIODIC DISCLOSURES																
FORM (IN)-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	Fire	Marine			Miscellaneous											
	For the Quarter 30.06.2020	Marine Cargo For the Quarter 30.06.2020	Marine Hull For the Quarter 30.06.2020	Marine Total For the Quarter 30.06.2020	Motor (OD) For the Quarter 30.06.2020	Motor (TP) For the Quarter 30.06.2020	Employer's Liability For the Quarter 30.06.2020	Public Liability For the Quarter 30.06.2020	Other Liability For the Quarter 30.06.2020	Engineering For the Quarter 30.06.2020	Aviation For the Quarter 30.06.2020	Personal Accident For the Quarter 30.06.2020	Health For the Quarter 30.06.2020	Other Misc. For the Quarter 30.06.2020	Misc. Total For the Quarter 30.06.2020	Total For the Quarter 30.06.2020
Claims Paid																
Direct claims	531	-	-	-	10,162	188	7	2,001	5,248	-	-	-	-	1,500	19,106	19,637
Add Claims Outstanding at the end of the year	8,455	228	-	228	23,834	19,96,356	21,349	55,951	3,85,383	1,103	-	1,441	3,761	3,871	24,93,051	25,01,733
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	21,95,367
Gross Incurred Claims	3,770	59	-	59	26,193	2,35,431	3,115	7,260	46,859	234	-	106	1,509	1,467	3,22,173	3,26,002
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	103	-	-	-	-	-	-	103	103
Less :Re-insurance Ceded to claims paid	237	-	-	-	508	9	0	109	262	-	-	-	-	1,144	2,033	2,270
Total Claims Incurred	3,533	59	-	59	25,684	2,35,422	3,114	7,255	46,597	234	-	106	1,509	323	3,20,244	3,23,836
(In Rs. '000)																
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(In Rs. '000)																
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Claims Paid																
Direct Claims	149	-	-	-	269	8,381	135	1,765	12,375	12	-	342	-	-	23,278	23,428
Add Claims Outstanding at the end of the year	3,008	227	-	227	4,527	12,92,699	16,710	47,720	3,26,413	1,478	-	1,593	3,178	2,441	16,96,758	16,99,992
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
Gross Incurred Claims	406	6	-	6	1,999	2,14,308	3,985	1,419	9,066	563	-	1,248	2,039	25	2,34,654	2,35,065
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	1,817	-	-	-	-	-	1,817	1,817
Less :Re-insurance Ceded to claims paid	114	-	-	-	13	423	7	88	628	10	-	260	-	-	1,429	1,543
Total Claims Incurred	292	6	-	6	1,986	2,13,885	3,978	1,331	10,256	554	-	988	2,039	25	2,35,043	2,35,341
(In Rs. '000)																
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Notes:

- Incurd But Not Reported (IBNR), Incurred but not enough reported (IBNER) claims
- 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 certainty