

**PERIODIC DISCLOSURES**  
**FORM NL-5 - CLAIMS SCHEDULE**

Royal Sundaram General Insurance Co. Ltd  
(Formerly known as Royal Sundaram Alliance Insurance Company Ltd)

30-Sep-18

FOR THE QUARTER ENDED 30th Sep 2018																
No.	Particulars	Fire Revenue Account	Marine Revenue Account			Miscellaneous Revenue Revenue Account										Total
		Fire	Marine	Marine Hull	Marine Total	Motor OD	Motor TP	Total Motor	Workmen's Compensation / Employers Liability	Total Public / Product Liability	Engineering	Total Personal Accident	Total Health Insurance	Others	Miscellaneous Total	Total
																('000)
	<b>Claims paid :</b>															
1	Direct claims	134,149	44,022	-	44,022	2,312,969	938,839	3,251,808	1,248	986	14,928	70,623	433,841	11,613	3,785,046	3,963,217
2	Add Claims Outstanding at the end of the year (net)	27,102	35,675	-	35,675	(113,136)	1,247,627	1,134,491	5,367	(2,784)	22,342	(3,211)	31,275	283,972	1,471,452	1,534,229
2	Add Claims Outstanding at the end of the year	497,449	73,809	-	73,809	(111,225)	1,314,253	1,203,028	9,739	(571)	678,501	(46,818)	(11,982)	1,045,723	2,877,619	3,448,878
	<b>Gross Incurred Claims*</b>	<b>631,598</b>	<b>117,831</b>	<b>-</b>	<b>117,831</b>	<b>2,201,744</b>	<b>2,253,092</b>	<b>4,454,836</b>	<b>10,987</b>	<b>415</b>	<b>693,429</b>	<b>23,805</b>	<b>421,888</b>	<b>1,057,336</b>	<b>6,662,666</b>	<b>7,412,095</b>
4	Add :Re-insurance accepted to direct claims	7,160	-	-	-	-	-	-	-	-	117	-	-	-	117	7,277
5	Less :Re-insurance Ceded to claims paid	(109,785)	(29,133)	-	(29,133)	(627,983)	(48,885)	(676,868)	(62)	(50)	(12,121)	(15,375)	(78,751)	(7,954)	(791,181)	(930,099)
6	Less: Re-insurance on OS claims	(470,347)	(38,134)	-	(38,134)	(1,911)	(66,626)	(68,537)	(4,372)	(2,213)	(656,159)	43,607	43,257	(761,751)	(1,406,167)	(1,914,649)
	<b>Total Claims Incurred (Net)</b>	<b>58,626</b>	<b>50,564</b>	<b>-</b>	<b>50,564</b>	<b>1,571,850</b>	<b>2,137,581</b>	<b>3,709,431</b>	<b>6,553</b>	<b>(1,848)</b>	<b>25,266</b>	<b>52,037</b>	<b>386,365</b>	<b>287,631</b>	<b>4,465,435</b>	<b>4,574,625</b>

FOR THE QUARTER ENDED 30th Sep 2017																
No.	Particulars	Fire Revenue Account	Marine Revenue Account			Miscellaneous Revenue Revenue Account										Total
		Fire	Marine	Marine Hull	Marine Total	Motor OD	Motor TP	Motor	Workmen's Compensation / Employers Liability	Total Public / Product Liability	Engineering	Total Personal Accident	Total Health Insurance	Others	Miscellaneous Total	Total
																('000)
	<b>Claims paid :</b>															
1	Direct claims	224,494	44,856	-	44,856	1,594,945	851,652	2,446,597	1,751	845	39,870	44,699	337,966	3,743	2,875,471	3,144,821
2	Add Claims Outstanding at the end of the year (net)	26,779	2,715	21	2,736	84,081	1,063,398	1,147,479	(802)	(176)	28,264	(5,214)	17,120	28,606	1,215,277	1,244,792
2	Add Claims Outstanding at the end of the year	(63,738)	5,877	600	6,477	137,539	1,115,876	1,253,415	(1,012)	(1,085)	45,701	427	27,958	44,458	1,369,861	1,312,599
	<b>Gross Incurred Claims</b>	<b>160,756</b>	<b>50,733</b>	<b>600</b>	<b>51,333</b>	<b>1,732,484</b>	<b>1,967,528</b>	<b>3,700,012</b>	<b>739</b>	<b>(240)</b>	<b>85,571</b>	<b>45,126</b>	<b>365,924</b>	<b>48,201</b>	<b>4,245,332</b>	<b>4,457,421</b>
4	Add :Re-insurance accepted to direct claims	10,590	-	-	-	-	-	-	-	-	236	-	-	-	236	10,826
5	Less :Re-insurance Ceded to claims paid	(202,295)	(29,406)	-	(29,406)	(164,517)	(44,881)	(209,398)	(88)	(125)	(27,338)	(5,622)	(44,950)	(1,444)	(288,965)	(520,666)
6	Less: Re-insurance on OS claims	90,517	(3,162)	(579)	(3,741)	(53,458)	(52,478)	(105,936)	210	909	(17,437)	(5,641)	(10,838)	(15,852)	(154,584)	(67,807)
	<b>Total Claims Incurred (Net)</b>	<b>59,568</b>	<b>18,165</b>	<b>21</b>	<b>18,186</b>	<b>1,514,509</b>	<b>1,870,169</b>	<b>3,384,678</b>	<b>861</b>	<b>544</b>	<b>41,032</b>	<b>33,863</b>	<b>310,136</b>	<b>30,905</b>	<b>3,802,019</b>	<b>3,879,773</b>

UPTO HALF YEAR ENDED 30th SEP 2018																
No.	Particulars	Fire Revenue Account	Marine Revenue Account			Miscellaneous Revenue Revenue Account										Total
		Fire	Marine	Marine Hull	Marine Total	Motor OD	Motor TP	Motor	Workmen's Compensation / Employers Liability	Total Public / Product Liability	Engineering	Total Personal Accident	Total Health Insurance	Others	Miscellaneous Total	Total
																(000)
	<b>Claims paid :</b>															
1	Direct claims	227,185	81,291	-	81,291	3,877,792	1,758,369	5,636,161	1,926	1,253	28,326	123,279	818,052	14,668	6,623,665	6,932,141
2	Add Claims Outstanding at the end of the year	2,139,417	353,313	2,542	355,855	1,669,481	23,659,285	25,328,767	48,873	28,513	1,201,311	271,804	405,696	1,117,251	28,402,214	30,897,486
3	Less Claims Outstanding at the beginning of the year	(1,406,381)	(265,612)	(2,542)	(268,154)	(1,221,072)	(20,843,151)	(22,064,224)	(37,196)	(24,961)	(505,746)	(274,846)	(320,942)	(59,394)	(23,287,308)	(24,961,844)
	<b>Gross Incurred Claims *</b>	<b>960,221</b>	<b>168,992</b>	<b>-</b>	<b>168,992</b>	<b>4,326,201</b>	<b>4,574,503</b>	<b>8,900,704</b>	<b>13,603</b>	<b>4,805</b>	<b>723,891</b>	<b>120,237</b>	<b>902,805</b>	<b>1,072,525</b>	<b>11,738,570</b>	<b>12,867,783</b>
4	Add :Re-insurance accepted to direct claims	15,086	-	-	-	-	-	-	-	-	396	-	-	-	396	15,482
5	Less :Re-insurance Ceded to claims paid	(166,089)	(51,198)	-	(51,198)	(1,002,142)	(94,397)	(1,096,539)	(96)	(63)	(22,158)	(22,090)	(145,028)	(9,531)	(1,295,505)	(1,512,792)
6	Less: Re-insurance on OS claims	(673,164)	(47,791)	-	(47,791)	(186,814)	(120,115)	(306,929)	(5,324)	(2,917)	(672,136)	4,427	(2,483)	(773,849)	(1,759,211)	(2,480,166)
	<b>Total Claims Incurred (Net)</b>	<b>136,054</b>	<b>70,003</b>	<b>-</b>	<b>70,003</b>	<b>3,137,245</b>	<b>4,359,991</b>	<b>7,497,236</b>	<b>8,183</b>	<b>1,825</b>	<b>29,993</b>	<b>102,574</b>	<b>755,294</b>	<b>289,145</b>	<b>8,684,250</b>	<b>8,890,307</b>

UPTO HALF YEAR ENDED 30th Sep 2017																
No.	Particulars	Fire Revenue Account	Marine Revenue Account			Miscellaneous Revenue Revenue Account										Total
		Fire	Marine	Marine Hull	Marine Total	Motor OD	Motor TP	Motor	Workmen's Compensation / Employers Liability	Total Public / Product Liability	Engineering	Total Personal Accident	Total Health Insurance	Others	Miscellaneous Total	Total
																(000)
	<b>Claims paid :</b>															
1	Direct claims	383,449	84,468	23	84,491	3,009,528	1,641,189	4,650,717	3,427	1,472	82,009	73,596	659,505	5,948	5,476,674	5,944,614
2	Add Claims Outstanding at the end of the year (net)	1,855,905	286,434	3,142	289,576	1,595,555	18,124,679	19,720,234	31,866	42,037	554,550	257,687	336,956	91,838	21,035,169	23,180,650
3	Less Claims Outstanding at the beginning of the year (net)	(1,388,169)	(269,891)	(2,565)	(272,456)	(950,549)	(16,055,155)	(17,005,704)	(29,321)	(63,973)	(544,104)	(209,200)	(269,387)	(43,816)	(18,165,505)	(19,826,130)
	<b>Gross Incurred Claims*</b>	<b>851,185</b>	<b>101,011</b>	<b>600</b>	<b>101,611</b>	<b>3,654,534</b>	<b>3,710,713</b>	<b>7,365,247</b>	<b>5,972</b>	<b>(20,464)</b>	<b>92,456</b>	<b>122,084</b>	<b>727,074</b>	<b>53,969</b>	<b>8,346,338</b>	<b>9,299,134</b>
4	Add :Re-insurance accepted to direct claims	13,989	-	-	-	-	-	-	-	-	387	-	-	-	387	14,376
5	Less :Re-insurance Ceded to claims paid	(342,062)	(52,452)	(22)	(52,474)	(264,718)	(104,885)	(369,603)	(311)	(165)	(64,768)	(7,126)	(83,643)	(2,031)	(527,647)	(922,183)
6	Less: Re-insurance on OS claims	(402,610)	(14,164)	(557)	(14,721)	(153,002)	(88,321)	(241,323)	(38)	18,957	28,796	(16,531)	(23,852)	(16,317)	(250,307)	(667,639)
	<b>Total Claims Incurred (Net)</b>	<b>120,502</b>	<b>34,395</b>	<b>21</b>	<b>34,416</b>	<b>3,236,814</b>	<b>3,517,507</b>	<b>6,754,321</b>	<b>5,623</b>	<b>(1,672)</b>	<b>56,871</b>	<b>98,427</b>	<b>619,579</b>	<b>35,621</b>	<b>7,568,770</b>	<b>7,723,688</b>

\* Excluding Claims paid on Reinsurance Accepted

Notes:

- Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding 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 of its realisation.