

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

Royal Sundaram General Insurance Co. Ltd

31-Dec-19

FOR THE QUARTER ENDED 31st Dec 2019																	
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	Crop	Others	Miscellaneous Total	Total
																	(`000)
	<b>Claims paid :</b>																
1	Direct claims	231,121	44,755	-	44,755	2,328,580	951,005	3,279,585	2,597	3,566	84,136	65,186	643,102	40,949	4,492	4,123,613	4,399,489
2	Add Claims Outstanding at the end of the year	161,198	(12,049)	-	(12,049)	(66,790)	1,267,485	1,200,694	3,115	(4,108)	(53,403)	(613)	22,224	3,430,765	29,643	4,628,318	4,777,466
3	Less Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Gross Incurred Claims*</b>	<b>392,319</b>	<b>32,706</b>	<b>-</b>	<b>32,706</b>	<b>2,261,790</b>	<b>2,218,490</b>	<b>4,480,279</b>	<b>5,712</b>	<b>(542)</b>	<b>30,733</b>	<b>64,573</b>	<b>665,326</b>	<b>3,471,714</b>	<b>34,135</b>	<b>8,751,931</b>	<b>9,176,956</b>
4	Add :Re-insurance accepted to direct claims	5,794	9,652	-	9,652	-	-	-	-	-	474	-	-	-	-	474	15,920
5	Less :Re-insurance Ceded to claims paid	(190,703)	(26,683)	-	(26,683)	(575,551)	(50,745)	(626,296)	(130)	(178)	(76,663)	(12,383)	(196,681)	(31,711)	(2,941)	(946,983)	(1,164,369)
6	Less: Re-insurance on OS claims	(189,362)	10,003	-	10,003	40,096	(70,276)	(30,179)	(165)	237	55,118	(350)	75,592	(2,792,176)	(23,113)	(2,715,037)	(2,894,395)
	<b>Total Claims Incurred (Net)</b>	<b>18,048</b>	<b>25,679</b>	<b>-</b>	<b>25,679</b>	<b>1,726,335</b>	<b>2,097,469</b>	<b>3,823,804</b>	<b>5,417</b>	<b>(483)</b>	<b>9,662</b>	<b>51,840</b>	<b>544,237</b>	<b>647,827</b>	<b>8,081</b>	<b>5,090,385</b>	<b>5,134,112</b>

FOR THE QUARTER ENDED 31st Dec 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	Crop	Others	Miscellaneous Total	Total
																	(`000)
	<b>Claims paid :</b>																
1	Direct claims	148,802	54,884	-	54,884	1,949,231	724,844	2,674,075	5,418	590	175,499	54,723	396,270	118,195	5,455	3,430,225	3,633,911
2	Add Claims Outstanding at the end of the year	(33,546)	(43,500)	-	(43,500)	89,424	1,775,618	1,865,041	(14,475)	4,342	(211,312)	6,600	152,556	1,682,701	(4,446)	3,481,008	3,403,962
3	Less Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Gross Incurred Claims*</b>	<b>115,256</b>	<b>11,384</b>	<b>-</b>	<b>11,384</b>	<b>2,038,655</b>	<b>2,500,462</b>	<b>4,539,116</b>	<b>(9,057)</b>	<b>4,932</b>	<b>(35,813)</b>	<b>61,323</b>	<b>548,826</b>	<b>1,800,896</b>	<b>1,009</b>	<b>6,911,233</b>	<b>7,037,873</b>
4	Add :Re-insurance accepted to direct claims	6,963	-	-	-	-	-	-	-	-	183	-	-	-	-	183	7,146
5	Less :Re-insurance Ceded to claims paid	(124,366)	(28,138)	-	(28,138)	(494,677)	(24,454)	(519,131)	(271)	(29)	(161,190)	(7,158)	(74,039)	(100,466)	(3,170)	(865,454)	(1,017,958)
6	Less: Re-insurance on OS claims	50,327	33,394	-	33,394	(27,149)	(84,534)	(111,682)	5,202	(562)	200,790	(11,672)	(53,324)	(1,219,840)	4,103	(1,186,986)	(1,103,265)
	<b>Total Claims Incurred (Net)</b>	<b>48,180</b>	<b>16,640</b>	<b>-</b>	<b>16,640</b>	<b>1,516,829</b>	<b>2,391,474</b>	<b>3,908,303</b>	<b>(4,126)</b>	<b>4,341</b>	<b>3,970</b>	<b>42,493</b>	<b>421,463</b>	<b>480,590</b>	<b>1,942</b>	<b>4,858,976</b>	<b>4,923,796</b>

UPTO PERIOD ENDED 31st Dec 2019																	
No.	Particulars	Fire Revenue Account	Marine Revenue Account			Miscellaneous 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	Crop	Others	Miscellaneous Total	Total
	<b>Claims paid :</b>																(`000)
1	Direct claims	1,071,677	176,330	-	176,330	6,919,183	2,698,396	9,617,579	7,604	5,603	153,957	156,447	1,639,406	2,521,002	27,151	14,128,749	15,376,756
2	Add Claims Outstanding at the end of the year	2,235,467	451,504	2,579	454,084	1,565,779	30,781,128	32,346,907	44,384	29,240	1,073,504	297,730	813,421	4,805,143	97,453	39,507,781	42,197,332
3	Less Claims Outstanding at the beginning of the year	(2,345,951)	(401,041)	(2,579)	(403,621)	(1,276,871)	(26,680,479)	(27,957,350)	(37,512)	(31,333)	(1,001,428)	(267,664)	(560,703)	(2,635,345)	(43,085)	(32,534,421)	(35,283,992)
	<b>Gross Incurred Claims *</b>	<b>961,193</b>	<b>226,794</b>	<b>-</b>	<b>226,794</b>	<b>7,208,091</b>	<b>6,799,045</b>	<b>14,007,136</b>	<b>14,475</b>	<b>3,510</b>	<b>226,032</b>	<b>186,513</b>	<b>1,892,124</b>	<b>4,690,800</b>	<b>81,519</b>	<b>21,102,109</b>	<b>22,290,096</b>
4	Add :Re-insurance accepted to direct claims	21,862	9,653	-	9,653	-	-	-	-	-	1,258	-	-	-	1,258	32,773	
5	Less :Re-insurance Ceded to claims paid	(922,418)	(105,326)	-	(105,326)	(1,725,029)	(142,149)	(1,867,178)	(380)	(311)	(131,771)	(23,625)	(355,789)	(1,703,838)	(20,724)	(4,103,616)	(5,131,360)
6	Less: Re-insurance on OS claims	86,250	(36,676)	-	(36,676)	(75,270)	(221,310)	(296,580)	(825)	618	(66,891)	319	(54,197)	(1,809,983)	(32,275)	(2,259,814)	(2,210,241)
	<b>Total Claims Incurred (Net)</b>	<b>146,887</b>	<b>94,444</b>	<b>-</b>	<b>94,444</b>	<b>5,407,792</b>	<b>6,435,586</b>	<b>11,843,378</b>	<b>13,270</b>	<b>3,817</b>	<b>28,628</b>	<b>163,207</b>	<b>1,482,138</b>	<b>1,176,979</b>	<b>28,520</b>	<b>14,739,937</b>	<b>14,981,268</b>

UPTO PERIOD ENDED 31st Dec 2018																	
No.	Particulars	Fire Revenue Account	Marine Revenue Account			Miscellaneous 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	Crop	Others	Miscellaneous Total	Total
	<b>Claims paid :</b>																(`000)
1	Direct claims	375,987	136,175	-	136,175	5,827,023	2,483,213	8,310,236	7,344	1,843	203,825	178,002	1,214,322	123,687	14,631	10,053,890	10,566,052
2	Add Claims Outstanding at the end of the year	2,105,871	309,813	2,542	312,355	1,758,905	25,434,903	27,193,808	34,398	32,855	989,999	278,404	558,252	2,752,738	42,768	31,883,221	34,301,448
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)	(16,877)	(42,517)	(23,287,308)	(24,961,844)
	<b>Gross Incurred Claims*</b>	<b>1,075,477</b>	<b>180,376</b>	<b>-</b>	<b>180,376</b>	<b>6,364,856</b>	<b>7,074,964</b>	<b>13,439,820</b>	<b>4,546</b>	<b>9,737</b>	<b>688,078</b>	<b>181,560</b>	<b>1,451,631</b>	<b>2,859,548</b>	<b>14,883</b>	<b>18,649,803</b>	<b>19,905,656</b>
4	Add :Re-insurance accepted to direct claims	22,049	-	-	-	-	-	-	-	-	579	-	-	-	-	579	22,628
5	Less :Re-insurance Ceded to claims paid	(290,455)	(79,336)	-	(79,336)	(1,496,819)	(118,851)	(1,615,670)	(367)	(92)	(183,348)	(29,248)	(219,067)	(105,134)	(8,033)	(2,160,959)	(2,530,750)
6	Less: Re-insurance on OS claims	(622,837)	(14,397)	-	(14,397)	(213,963)	(204,648)	(418,611)	(122)	(3,479)	(471,346)	(7,245)	(55,807)	(1,991,129)	1,542	(2,946,197)	(3,583,431)
	<b>Total Claims Incurred (Net)</b>	<b>184,234</b>	<b>86,643</b>	<b>-</b>	<b>86,643</b>	<b>4,654,074</b>	<b>6,751,465</b>	<b>11,405,539</b>	<b>4,057</b>	<b>6,166</b>	<b>33,963</b>	<b>145,067</b>	<b>1,176,757</b>	<b>763,285</b>	<b>8,392</b>	<b>13,543,226</b>	<b>13,814,103</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.