

FORM NL-5 - CLAIMS SCHEDULE

Name of the Insurer: Royal Sundaram General Insurance Co. Ltd
Registration No.102 and Date of Registration with the IRDAI:23.10.2000

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	For the Quarter Sep.22	Up to the quarter Sep.22	For the Quarter Sep.22	Up to the quarter Sep.22	For the Quarter Sep.22	Up to the quarter Sep.22	For the Quarter Sep.22	Up to the quarter Sep.22	For the Quarter Sep.22	Up to the quarter Sep.22	For the Quarter Sep.22	Up to the quarter Sep.22	For the Quarter Sep.22	Up to the quarter Sep.22
Claims Paid (Direct)	1,021	2,451	653	1,350	-	-	653	1,350	22,206	42,202	15,315	26,394	37,521	68,596
Add :Re-insurance accepted to direct claims	367	623	-	0	-	-	-	0	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	1,025	2,341	325	625	-	-	325	625	5,219	10,185	786	1,348	6,005	11,532
Net Claim Paid	362	732	328	726	-	-	328	726	16,987	32,017	14,529	25,046	31,516	57,063
Add Claims Outstanding at the end of the period	3,441	3,441	1,849	1,849	-	-	1,849	1,849	12,527	12,527	4,32,070	4,32,070	4,44,597	4,44,597
Less Claims Outstanding at the beginning of the year	2,845	2,979	1,609	1,629	-	-	1,609	1,629	12,970	10,610	4,24,800	4,13,533	4,37,769	4,24,144
Net Incurred Claims	958	1,194	568	946	-	-	568	946	16,544	33,934	21,799	43,583	38,343	77,516
Claims Paid (Direct)														
-In India	1,021	2,451	653	1,350	-	-	653	1,350	22,206	42,202	15,315	26,394	37,521	68,596
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	477	477	282	282	0	0	282	282	3476	3476	290051	290051	293527	293527
Estimates of IBNR and IBNER at the beginning of the period (net)	477	477	282	282	0	0	282	282	3476	3830	283393	280373	286869	284204

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, wherever applicable.
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realization.
- Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

(Amount in Rs. Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	For the Quarter Sep.21	Up to the quarter Sep.21	For the Quarter Sep.21	Up to the quarter Sep.21	For the Quarter Sep.21	Up to the quarter Sep.21	For the Quarter Sep.21	Up to the quarter Sep.21	For the Quarter Sep.21	Up to the quarter Sep.21	For the Quarter Sep.21	Up to the quarter Sep.21	For the Quarter Sep.21	Up to the quarter Sep.21
Claims Paid (Direct)	2,158	4,834	561	989	-	-	561	989	22,927	36,313	10,013	13,300	32,940	49,613
Add :Re-insurance accepted to direct claims	170	767	0	1	-	-	0	1	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	1,876	4,272	246	460	-	-	246	460	5,748	9,021	490	650	6,237	9,671
Net Claim Paid	452	1,330	316	529	-	-	316	529	17,180	27,292	9,523	12,650	26,702	39,942
Add Claims Outstanding at the end of the period	4,355	4,355	1,717	1,717	2	2	1,719	1,719	13,254	13,254	3,98,640	3,98,640	4,11,894	4,11,894
Less Claims Outstanding at the beginning of the year	4,280	4,530	1,565	1,485	2	2	1,567	1,487	14,919	11,628	3,85,422	3,65,866	4,00,341	3,77,494
Net Incurred Claims	527	1,155	469	762	-	(0)	469	761	15,515	28,918	22,741	45,424	38,256	74,342
Claims Paid (Direct)														
-In India	2,158	4,834	561	989	-	-	561	989	22,927	36,313	10,013	13,300	32,940	49,613
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	473	473	279	279	2	2	281	281	3,742	3,742	2,66,588	2,66,588	2,70,331	2,70,331
Estimates of IBNR and IBNER at the beginning of the period (net)	455	455	279	279	2	2	281	281	3,695	4,084	2,57,180	2,41,922	2,60,874	2,46,007

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, wherever applicable.
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realization.
- Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

(Amount in Rs. Lakhs)

Particulars	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Other Miscellaneous		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter Sep.22	Up to the quarter Sep.22	For the Quarter Sep.22	Up to the quarter Sep.22	For the Quarter Sep.22	Up to the quarter Sep.22	For the Quarter Sep.22	Up to the quarter Sep.22	For the Quarter Sep.22	Up to the quarter Sep.22	For the Quarter Sep.22	Up to the quarter Sep.22	For the Quarter Sep.22	Up to the quarter Sep.22	For the Quarter Sep.22	Up to the quarter Sep.22	For the Quarter Sep.22	Up to the quarter Sep.22	For the Quarter Sep.22	Up to the quarter Sep.22
Claims Paid (Direct)	6,889	14,271	602	1,064	3	21	7,494	15,356	27	40	4	17	471	803	89	126	45,606	84,936	47,280	88,737
Add :Re-insurance accepted to direct claims	-	-	92	575	-	-	92	575	-	-	-	-	34	50	-	-	127	625	493	1,248
Less :Re-insurance Ceded to claims paid	689	1,666	243	666	0	1	933	2,333	1	2	0	1	458	761	63	90	7,460	14,719	8,810	17,685
Net Claim Paid	6,200	12,606	451	972	3	20	6,654	13,597	26	38	4	16	48	92	26	35	38,273	70,842	38,963	72,300
Add Claims Outstanding at the end of the period	9,142	9,142	2,459	2,459	145	145	11,747	11,747	484	484	169	169	1,363	1,363	3,872	3,872	4,62,232	4,62,232	4,67,522	4,67,522
Less Claims Outstanding at the beginning of the year	7,173	7,010	2,375	2,353	126	135	9,674	9,499	409	375	149	60	1,310	855	3,892	3,852	4,53,203	4,38,785	4,57,657	4,43,394
Net Incurred Claims	8,169	14,737	536	1,078	22	30	8,727	15,845	101	148	23	125	101	600	6	55	47,302	94,289	48,828	96,428
Claims Paid (Direct)																				
-In India	6,889	14,271	602	1,064	3	21	7,494	15,356	27	40	4	17	471	803	89	126	45,606	84,936	47,280	88,737
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	4746	4746	1474	1474	126	126	6346	6346	76	76	39	39	230	230	3643	3643	303861	303861	304620	304620
Estimates of IBNR and IBNER at the beginning of the period (net)	4640	4923	1458	1546	126	126	6224	6594	76	76	39	39	230	230	3643	3643	297080	294786	297839	295545

(Amount in Rs. Lakhs)

Particulars	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Other Miscellaneous		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter Sep.21	Up to the quarter Sep.21	For the Quarter Sep.21	Up to the quarter Sep.21	For the Quarter Sep.21	Up to the quarter Sep.21	For the Quarter Sep.21	Up to the quarter Sep.21	For the Quarter Sep.21	Up to the quarter Sep.21	For the Quarter Sep.21	Up to the quarter Sep.21	For the Quarter Sep.21	Up to the quarter Sep.21	For the Quarter Sep.21	Up to the quarter Sep.21	For the Quarter Sep.21	Up to the quarter Sep.21	For the Quarter Sep.21	Up to the quarter Sep.21
Claims Paid (Direct)	10,438	18,420	577	949	2	8	11,018	19,377	10	30	2	50	362	593	68	3,227	44,401	72,890	47,120	78,713
Add :Re-insurance accepted to direct claims	-	-	152	152	-	-	152	152	-	-	-	-	192	219	-	53	343	423	514	1,191
Less :Re-insurance Ceded to claims paid	1,923	3,416	235	274	0	0	2,159	3,690	1	1	0	23	422	636	37	2,265	8,855	16,286	10,977	21,017
Net Claim Paid	8,515	15,004	494	827	2	8	9,011	15,839	10	28	2	27	132	177	32	1,014	35,889	57,028	36,657	58,886
Add Claims Outstanding at the end of the period	8,117	8,117	2,518	2,518	142	142	10,777	10,777	428	428	74	74	1,117	1,117	3,907	3,907	4,28,197	4,28,197	4,34,272	4,34,272
Less Claims Outstanding at the beginning of the year	8,430	7,255	2,442	2,465	144	141	11,016	9,860	431	409	71	113	1,076	923	3,977	4,945	4,16,911	3,93,745	4,22,757	3,99,762
Net Incurred Claims	8,203	15,867	569	880	0	9	8,773	16,756	7	47	4	(13)	173	371	(38)	(24)	47,175	91,480	48,171	93,397
Claims Paid (Direct)																				
-In India	10,438	18,420	577	949	2	8	11,018	19,377	10	30	2	50	362	593	68	3,227	44,401	72,890	47,120	78,713
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	4,894	4,894	1,420	1,420	140	140	6,454	6,454	85	85	27	27	230	230	3,643	3,643	2,80,771	2,80,771	2,81,525	2,81,525
Estimates of IBNR and IBNER at the beginning of the period (net)	4,809	4,866	1,360	1,360	140	140	6,310	6,367	85	85	27	27	222	222	3,643	4,596	2,71,161	2,57,304	2,71,898	2,58,040