

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

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

30-Jun-18

QUARTER ENDED 30th June 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
	<b>Claims paid :</b>															(` 000)
1	Direct claims	93,036	37,269	-	37,269	1,564,823	819,530	2,384,353	678	267	13,398	52,656	384,212	3,055	2,838,619	2,968,924
2	Add Claims Outstanding at the end of the year	1,641,968	279,504	2,542	282,046	1,780,707	22,345,032	24,125,739	39,134	29,084	522,810	318,622	417,678	71,527	25,524,595	27,448,608
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>328,622</b>	<b>51,161</b>	<b>-</b>	<b>51,161</b>	<b>2,124,458</b>	<b>2,321,411</b>	<b>4,445,868</b>	<b>2,616</b>	<b>4,390</b>	<b>30,462</b>	<b>96,433</b>	<b>480,947</b>	<b>15,189</b>	<b>5,075,905</b>	<b>5,455,688</b>
4	Add :Re-insurance accepted to direct claims	7,926	-	-	-	-	-	-	-	-	279	-	-	-	279	8,205
5	Less :Re-insurance Ceded to claims paid	(56,304)	(22,065)	-	(22,065)	(374,159)	(45,512)	(419,671)	(34)	(13)	(10,037)	(6,715)	(66,277)	(1,578)	(504,325)	(582,694)
6	Less: Re-insurance on OS claims	(202,816)	(9,657)	-	(9,657)	(184,904)	(53,489)	(238,392)	(952)	(704)	(15,977)	(39,181)	(45,740)	(12,098)	(353,044)	(565,517)
	<b>Total Claims Incurred (Net)</b>	<b>77,428</b>	<b>19,439</b>	<b>-</b>	<b>19,439</b>	<b>1,565,395</b>	<b>2,222,410</b>	<b>3,787,805</b>	<b>1,630</b>	<b>3,673</b>	<b>4,727</b>	<b>50,537</b>	<b>368,930</b>	<b>1,513</b>	<b>4,218,815</b>	<b>4,315,682</b>

QUARTER ENDED 30th June 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
	<b>Claims paid :</b>															(` 000)
1	Direct claims	158,955	39,612	23	39,635	1,414,583	789,537	2,204,120	1,676	627	42,139	28,897	321,539	2,205	2,601,203	2,799,793
2	Add Claims Outstanding at the end of the year	1,919,643	280,557	2,542	283,100	1,458,016	17,008,803	18,466,820	32,878	43,122	508,850	257,261	308,998	47,380	19,665,308	21,868,051
3	Less Claims Outstanding at the beginning of the year	(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>690,430</b>	<b>50,278</b>	<b>(0)</b>	<b>50,278</b>	<b>1,922,050</b>	<b>1,743,185</b>	<b>3,665,235</b>	<b>5,233</b>	<b>(20,224)</b>	<b>6,885</b>	<b>76,958</b>	<b>361,150</b>	<b>5,768</b>	<b>4,101,006</b>	<b>4,841,713</b>
4	Add :Re-insurance accepted to direct claims	3,399	-	-	-	-	-	-	-	-	151	-	-	-	151	3,550
5	Less :Re-insurance Ceded to claims paid	(139,767)	(23,046)	(22)	(23,068)	(100,201)	(60,004)	(160,205)	(223)	(40)	(37,430)	(1,504)	(38,693)	(587)	(238,682)	(401,517)
6	Less: Re-insurance on OS claims	(493,128)	(11,002)	22	(10,980)	(99,544)	(35,843)	(135,387)	(248)	18,048	46,233	(10,890)	(13,014)	(465)	(95,724)	(599,831)
	<b>Total Claims Incurred (Net)</b>	<b>60,934</b>	<b>16,230</b>	<b>-</b>	<b>16,230</b>	<b>1,722,305</b>	<b>1,647,338</b>	<b>3,369,643</b>	<b>4,762</b>	<b>(2,216)</b>	<b>15,839</b>	<b>64,564</b>	<b>309,443</b>	<b>4,716</b>	<b>3,766,751</b>	<b>3,843,915</b>

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\* 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.