

**FORM NL-5 - CLAIMS SCHEDULE**

Name of the Insurer: Royal Sundaram General Insurance Co. Ltd  
 Registration No.192 and Date of Registration with the IRDAI:23.10.2000



Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Other Miscellaneous		Total Miscellaneous		Grand Total		
	For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23	
Claims Paid (Direct)	2,891	6,460	938	3,327	-	-	938	3,327	22,208	85,489	18,883	63,540	41,150	1,49,037	10,775	36,880	793	2,430	10	31	11,578	37,243	30	132	2,462	2,515	942	2,528	92	281	56,275	1,01,836	59,884	2,05,024	
Add: Re-insurance accepted to direct claims	627	1,373	-	0	-	-	0	-	-	-	-	-	-	-	-	-	204	1,475	-	-	224	1,475	-	-	-	-	174	209	-	-	399	1,762	1,026	3,075	
Less: Re-insurance Ceded to claims paid	2,742	6,213	415	3,594	-	-	415	3,594	5,335	20,494	1,163	3,444	6,498	23,938	1,562	3,875	273	1,511	0	2	1,436	5,388	1	6	2,372	2,373	969	2,466	50	186	11,350	34,367	14,507	42,163	
<b>Net Claim Paid</b>	<b>976</b>	<b>1,621</b>	<b>504</b>	<b>1,734</b>	<b>-</b>	<b>-</b>	<b>504</b>	<b>1,734</b>	<b>16,963</b>	<b>64,995</b>	<b>17,699</b>	<b>60,104</b>	<b>34,653</b>	<b>1,26,100</b>	<b>9,213</b>	<b>35,005</b>	<b>740</b>	<b>2,392</b>	<b>9</b>	<b>31</b>	<b>10,366</b>	<b>33,428</b>	<b>28</b>	<b>136</b>	<b>111</b>	<b>142</b>	<b>133</b>	<b>281</b>	<b>42</b>	<b>95</b>	<b>40,323</b>	<b>1,59,181</b>	<b>46,403</b>	<b>1,62,136</b>	
Add Claims Outstanding at the end of the year	3,730	3,730	1,495	1,495	-	-	1,495	1,495	9,782	9,782	6,41,706	6,41,706	4,51,489	4,51,489	6,960	6,960	2,393	2,393	175	175	9,324	9,324	474	474	87	87	1,135	1,135	762	762	443,495	4,63,495	4,68,720	4,68,720	
Less Claims Outstanding at the beginning of the year	3,381	2,876	1,605	1,629	-	-	1,605	1,629	11,824	10,610	4,38,118	4,33,533	4,49,342	4,34,144	8,421	7,019	2,385	2,385	145	135	10,962	9,469	473	375	176	86	1,281	851	3,949	3,852	4,66,762	4,38,760	4,71,068	4,43,394	
<b>Net Incurred Claims</b>	<b>915</b>	<b>2,371</b>	<b>380</b>	<b>1,600</b>	<b>-</b>	<b>-</b>	<b>380</b>	<b>1,600</b>	<b>14,921</b>	<b>64,167</b>	<b>21,379</b>	<b>66,278</b>	<b>36,199</b>	<b>1,32,444</b>	<b>8,153</b>	<b>30,954</b>	<b>742</b>	<b>2,421</b>	<b>30</b>	<b>72</b>	<b>6,923</b>	<b>32,457</b>	<b>30</b>	<b>229</b>	<b>22</b>	<b>168</b>	<b>8</b>	<b>371</b>	<b>(3,125)</b>	<b>(2,975)</b>	<b>42,666</b>	<b>1,63,891</b>	<b>43,434</b>	<b>1,87,862</b>	
<b>Claims Paid (Direct)</b>																																			
<b>-In India</b>	2,891	6,460	938	3,327	-	-	938	3,327	22,208	85,489	18,883	63,540	41,150	1,49,037	10,775	36,880	793	2,430	10	31	11,578	37,243	30	132	2,462	2,515	942	2,528	92	281	56,275	1,01,836	59,884	2,05,024	
<b>-Outside India</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Estimate of IBNR and IBNER at the end of the year (net)</b>	477	477	464	464	-	-	464	464	3,719	3,719	2,96,046	2,96,041	3,02,363	3,02,363	4,098	4,098	1,347	1,347	136	139	5,570	5,570	111	111	56	56	230	230	541	548	3,08,679	3,08,679	3,09,819	3,09,819	
<b>Estimate of IBNR and IBNER at the beginning of the period/year (net)</b>	477	477	282	282	-	-	282	282	3,476	3,810	2,90,051	2,80,373	2,93,527	2,84,204	4,746	4,923	1,474	1,346	136	136	6,346	6,594	76	76	39	39	230	230	1,643	1,643	3,03,861	2,94,766	3,04,620	2,95,146	

**Note:**  
 a) Insured But Not Reported (IBNR), Incurred but not enough reported (IBNER) claims should be included in the amount for outstanding claims.  
 b) Claims include specific claims settlement cost but not expense of management.  
 c) The average loss, legal and other expense shall also form part of claims cost, wherever applicable.  
 d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realization.  
 e) Separate disclosure to be made for agreement/claim which contribute more than 10 percent of the total gross direct premium.

FORM NLS - CLAIMS SCHEDULE

(Amount in Rs. Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor GD		Motor TP		Total Motor		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 Mar-25	Up to the quarter Mar-25	For the Quarter Mar-25	Up to the quarter Mar-25	For the Quarter Mar-25	Up to the quarter Mar-25	For the Quarter Mar-25	Up to the quarter Mar-25	For the Quarter Mar-25	Up to the quarter Mar-25	For the Quarter Mar-25	Up to the quarter Mar-25	For the Quarter Mar-25	Up to the quarter Mar-25	For the Quarter Mar-25	Up to the quarter Mar-25	For the Quarter Mar-25	Up to the quarter Mar-25	For the Quarter Mar-25	Up to the quarter Mar-25	For the Quarter Mar-25	Up to the quarter Mar-25	For the Quarter Mar-25	Up to the quarter Mar-25	For the Quarter Mar-25	Up to the quarter Mar-25	For the Quarter Mar-25	Up to the quarter Mar-25	For the Quarter Mar-25	Up to the quarter Mar-25	For the Quarter Mar-25	Up to the quarter Mar-25	For the Quarter Mar-25	Up to the quarter Mar-25
Claims Paid (Direct)	2,158	9,792	952	2,922	-	-	952	2,922	24,998	83,146	16,582	39,687	41,580	1,22,834	9,392	35,802	923	2,520	3	28	10,318	38,300	50	126	14	75	865	2,199	84	3,388	52,713	1,66,937	55,923	1,76,152
Add: Re-insurance accepted to direct claims	216	1,385	-	1	-	-	-	1	-	-	-	-	-	-	-	353	521	-	-	-	353	521	-	-	-	12	256	-	53	365	810	581	1,376	
Less: Re-insurance Ceded to claims paid	1,317	7,940	489	1,285	-	-	489	1,285	6,279	20,794	815	1,871	7,095	22,728	1,108	5,387	977	928	0	1	1,688	6,515	3	6	1	24	543	1,082	60	2,362	9,387	33,595	11,175	42,821
<b>Net Claims Paid</b>	<b>1,056</b>	<b>3,437</b>	<b>463</b>	<b>1,638</b>	<b>-</b>	<b>-</b>	<b>463</b>	<b>1,638</b>	<b>18,719</b>	<b>62,352</b>	<b>15,766</b>	<b>37,816</b>	<b>34,485</b>	<b>1,00,106</b>	<b>8,284</b>	<b>30,215</b>	<b>999</b>	<b>2,115</b>	<b>3</b>	<b>28</b>	<b>8,960</b>	<b>32,284</b>	<b>49</b>	<b>120</b>	<b>13</b>	<b>89</b>	<b>334</b>	<b>449</b>	<b>24</b>	<b>1,678</b>	<b>43,693</b>	<b>1,34,152</b>	<b>45,233</b>	<b>1,39,397</b>
Add Claims Outstanding at the end of the year	2,919	2,919	1,629	1,629	-	-	1,629	1,629	10,610	10,610	4,13,513	4,13,513	4,24,144	4,24,144	7,010	7,010	2,353	2,353	135	135	9,499	9,499	375	375	60	60	895	895	3,852	3,852	4,38,785	4,38,785	4,43,394	4,43,394
Less Claims Outstanding at the beginning of the year	3,369	4,530	1,613	1,485	-	2	1,613	1,487	13,308	11,638	4,10,075	3,85,866	4,24,611	3,77,694	7,961	7,265	2,569	2,465	140	141	10,611	9,880	411	409	77	113	951	921	1,878	4,945	4,80,539	3,00,745	4,46,542	3,96,761
<b>Net Incurred Claims</b>	<b>446</b>	<b>1,887</b>	<b>499</b>	<b>1,761</b>	<b>-</b>	<b>(2)</b>	<b>499</b>	<b>1,760</b>	<b>15,391</b>	<b>61,314</b>	<b>18,632</b>	<b>86,384</b>	<b>34,018</b>	<b>1,46,798</b>	<b>7,269</b>	<b>20,970</b>	<b>483</b>	<b>2,064</b>	<b>(9)</b>	<b>11</b>	<b>7,874</b>	<b>31,998</b>	<b>12</b>	<b>85</b>	<b>(9)</b>	<b>(6)</b>	<b>39</b>	<b>373</b>	<b>(15)</b>	<b>(18)</b>	<b>41,828</b>	<b>1,79,392</b>	<b>43,082</b>	<b>1,82,839</b>
Claims Paid (Direct)																																		
<b>-In India</b>	2,158	9,792	952	2,922	-	-	952	2,922	24,998	83,146	16,582	39,687	41,580	1,22,834	9,392	35,802	923	2,520	3	28	10,318	38,300	50	126	14	75	865	2,199	84	3,388	52,713	1,66,937	55,923	1,76,152
<b>-Outside India</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Estimates of IBNR and IBNER at the end of the year (net)</b>	477	477	282	282	-	-	282	282	3,830	3,830	2,80,373	2,80,373	2,84,204	2,84,204	4,921	4,921	1,546	1,546	136	136	6,594	6,594	76	76	39	39	230	230	1,643	1,643	2,24,790	2,24,790	2,93,546	2,93,546
<b>Estimates of IBNR and IBNER at the beginning of the period/year (net)</b>	473	465	281	279	-	2	281	281	3,810	4,084	2,73,969	2,41,822	2,77,977	2,46,027	4,989	4,869	1,573	1,500	140	140	6,700	6,367	85	85	27	27	239	222	1,641	4,598	2,88,363	2,57,364	2,89,117	2,58,040

Notes:  
 a) Reported But Not Reported (RBNR), Incurred but not enough reported (IBNER) claims should be included in the amount for outstanding claims.  
 b) Claims includes specific claims settlement cost but not expenses of management.  
 c) The average fees, legal and other expenses shall also form part of claims cost, wherever applicable.  
 d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realization.  
 e) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium.