

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

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

31-Dec-18

FOR THE QUARTER 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	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	148,802	54,884	-	54,884	1,949,231	724,844	2,674,075	5,418	590	175,499	54,723	396,270	123,650	3,430,225	3,633,911
2	Add Claims Outstanding at the end of the year (net)	16,781	(10,106)	-	(10,106)	62,275	1,691,084	1,753,359	(9,273)	3,780	(10,522)	(5,072)	99,232	462,518	2,294,022	2,300,697
3	Less Claims Outstanding at the beginning of the year (net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<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>1,801,905</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)	(103,636)	(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)	(1,215,737)	(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>482,532</b>	<b>4,858,976</b>	<b>4,923,796</b>

FOR THE QUARTER ENDED 31st Dec 2017																
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	Others	Miscellaneous Total	Total
																('000)
	<b>Claims paid :</b>															
1	Direct claims	93,653	37,830	-	37,830	1,758,497	845,465	2,603,962	5,855	22,956	32,380	52,932	418,266	19,816	3,156,167	3,287,650
2	Add Claims Outstanding at the end of the year (net)	(46,122)	(5,876)	(4)	(5,880)	(58,258)	1,210,151	1,151,893	1,625	(3,505)	(33,170)	(5,437)	35,763	(7,958)	1,139,211	1,087,209
3	Less Claims Outstanding at the beginning of the year (net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Gross Incurred Claims</b>	<b>(261,640)</b>	<b>25,827</b>	<b>(99)</b>	<b>25,729</b>	<b>1,746,698</b>	<b>2,120,005</b>	<b>3,866,702</b>	<b>7,566</b>	<b>8,376</b>	<b>(28,477)</b>	<b>57,924</b>	<b>468,642</b>	<b>5,390</b>	<b>4,386,123</b>	<b>4,150,212</b>
4	Add :Re-insurance accepted to direct claims	25,813	-	-	-	-	-	-	-	-	197	-	-	-	197	26,010
5	Less :Re-insurance Ceded to claims paid	(98,530)	(24,088)	-	(24,088)	(259,188)	(44,621)	(303,809)	(293)	(16,704)	(29,473)	(8,822)	(64,706)	(15,394)	(439,201)	(561,819)
6	Less: Re-insurance on OS claims	309,171	6,127	95	6,221	(46,459)	(64,389)	(110,847)	(86)	11,075	27,687	(10,429)	(14,613)	6,468	(90,745)	224,647
	<b>Total Claims Incurred (Net)</b>	<b>(25,186)</b>	<b>7,866</b>	<b>(4)</b>	<b>7,862</b>	<b>1,441,051</b>	<b>2,010,995</b>	<b>3,452,046</b>	<b>7,187</b>	<b>2,747</b>	<b>(30,066)</b>	<b>38,673</b>	<b>389,323</b>	<b>(3,536)</b>	<b>3,856,374</b>	<b>3,839,050</b>

UPTO PERIOD 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	Others	Miscellaneous Total	Total
																(000)
	<b>Claims paid :</b>															
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	138,318	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	2,795,506	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)	(59,394)	(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>2,874,430</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)	(113,167)	(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)	(1,989,586)	(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>771,677</b>	<b>13,543,226</b>	<b>13,814,103</b>

UPTO PERIOD ENDED 31st Dec 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	477,102	122,298	23	122,321	4,768,025	2,486,654	7,254,679	9,282	24,428	114,390	126,528	1,077,771	25,764	8,632,842	9,232,265
2	Add Claims Outstanding at the end of the year (net)	1,500,612	274,431	3,044	277,475	1,583,756	19,399,219	20,982,975	33,577	27,457	493,694	262,679	387,332	77,412	22,265,125	24,043,212
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>589,545</b>	<b>126,838</b>	<b>501</b>	<b>127,340</b>	<b>5,401,232</b>	<b>5,830,718</b>	<b>11,231,949</b>	<b>13,538</b>	<b>(12,088)</b>	<b>63,979</b>	<b>180,008</b>	<b>1,195,716</b>	<b>59,359</b>	<b>12,732,461</b>	<b>13,449,346</b>
4	Add :Re-insurance accepted to direct claims	39,802	-	-	-	-	-	-	-	-	584	-	-	-	584	40,386
5	Less :Re-insurance Ceded to claims paid	(440,592)	(76,540)	(22)	(76,562)	(523,906)	(149,506)	(673,412)	(604)	(16,869)	(94,241)	(15,948)	(148,349)	(17,425)	(966,848)	(1,484,002)
6	Less: Re-insurance on OS claims	(93,439)	(8,037)	(462)	(8,500)	(199,461)	(152,710)	(352,170)	(124)	30,032	56,483	(26,960)	(38,465)	(9,849)	(341,052)	(442,992)
	<b>Total Claims Incurred (Net)</b>	<b>95,316</b>	<b>42,261</b>	<b>17</b>	<b>42,278</b>	<b>4,677,865</b>	<b>5,528,502</b>	<b>10,206,367</b>	<b>12,810</b>	<b>1,075</b>	<b>26,806</b>	<b>137,100</b>	<b>1,008,902</b>	<b>32,085</b>	<b>11,425,145</b>	<b>11,562,739</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.