

PERIODIC DISCLOSURES
FORM NL-5 - CLAIMS SCHEDULE



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

30-Jun-17

QUARTER ENDED 30TH JUNE 2017																
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
	Claims paid :															('000)
1	Direct claims	1,58,955	39,612	23	39,635	14,14,583	7,89,537	22,04,120	1,676	627	42,139	28,897	3,21,539	2,205	26,01,203	27,99,793
2	Add Claims Outstanding at the end of the year (net)	2,39,007	94,829	206	95,035	13,09,405	1,60,64,871	1,73,74,276	28,544	15,252	75,456	2,19,646	2,68,666	18,840	1,80,00,680	1,83,34,722
3	Less Claims Outstanding at the beginning of the year (net)	(2,00,660)	(95,165)	(207)	(95,372)	(9,01,482)	(1,51,47,066)	(1,60,48,548)	(25,235)	(18,055)	(64,477)	(1,82,475)	(2,42,069)	(15,742)	(1,65,96,601)	(1,68,92,633)
	Gross Incurred Claims	1,97,302	39,276	22	39,298	18,22,506	17,07,342	35,29,848	4,985	(2,176)	53,118	66,068	3,48,136	5,303	40,05,282	42,41,882
4	Add :Re-insurance accepted to direct claims	3,399	-	-	-	-	-	-	-	-	151	-	-	-	151	3,550
5	Less :Re-insurance Ceded to claims paid	(1,39,767)	(23,046)	(22)	(23,068)	(1,00,201)	(60,004)	(1,60,205)	(223)	(40)	(37,430)	(1,504)	(38,693)	(587)	(2,38,682)	(4,01,517)
6	Less: Re-insurance on OS claims															
	Total Claims Incurred (Net)	60,934	16,230	-	16,230	17,22,305	16,47,338	33,69,643	4,762	(2,216)	15,839	64,564	3,09,443	4,716	37,66,751	38,43,915

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	Claims paid :															('000)
1	Direct claims	1,73,682	61,360	-	61,360	13,75,392	8,46,506	22,21,898	70	261	40,677	36,869	2,76,269	3,114	25,79,158	28,14,200
2	Add Claims Outstanding at the end of the year (net)	1,63,718	1,27,967	200	1,28,167	8,76,644	1,32,73,403	1,41,50,047	18,901	21,436	71,993	1,70,902	2,79,338	13,675	1,47,26,292	1,50,18,177
3	Less Claims Outstanding at the beginning of the year (net)	(1,62,164)	(1,14,608)	(250)	(1,14,858)	(6,81,343)	(1,29,94,757)	(1,36,76,100)	(16,576)	(19,254)	(66,237)	(1,65,889)	(2,42,052)	(14,490)	(1,42,00,598)	(1,44,77,620)
	Gross Incurred Claims	1,75,236	74,719	(50)	74,669	15,70,693	11,25,152	26,95,845	2,395	2,443	46,433	41,882	3,13,555	2,299	31,04,852	33,54,757
4	Add :Re-insurance accepted to direct claims	213	-	-	-	-	59,690	59,690	-	-	46	-	-	-	59,736	59,949
5	Less :Re-insurance Ceded to claims paid	(1,51,788)	(34,907)	-	(34,907)	(1,06,717)	(59,044)	(1,65,761)	(3)	(13)	(37,806)	(4,508)	(17,067)	(303)	(2,25,461)	(4,12,156)
6	Less: Re-insurance on OS claims															
	Total Claims Incurred (Net)	23,661	39,812	(50)	39,762	14,63,976	11,25,798	25,89,774	2,392	2,430	8,673	37,374	2,96,488	1,996	29,39,127	30,02,550

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	Gross Incurred Claims	1,97,302	39,276	22	39,298	18,22,506	17,07,342	35,29,848	4,985	(2,176)	53,118	66,068	3,48,136	5,303	40,05,282	42,41,882
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	Gross Incurred Claims	1,75,236	74,719	(50)	74,669	15,70,693	11,25,152	26,95,845	2,395	2,443	46,433	41,882	3,13,555	2,299	31,04,852	33,54,757
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	Total Claims Incurred (Net)	23,661	39,812	(50)	39,762	14,63,976	11,25,798	25,89,774	2,392	2,430	8,673	37,374	2,96,488	1,996	29,39,127	30,02,550

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.*
- Health Insurance includes Overseas Medical Insurance*