

**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



(Amount in ₹. Lakhs)

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	Grand Total	
	For the Quarter Mar-24	Up to the quarter Mar-24	For the Quarter Mar-24	Up to the quarter Mar-24	For the Quarter Mar-24	Up to the quarter Mar-24	For the Quarter Mar-24	Up to the quarter Mar-24	For the Quarter Mar-24	Up to the quarter Mar-24	For the Quarter Mar-24	Up to the quarter Mar-24	For the Quarter Mar-24	Up to the quarter Mar-24	For the Quarter Mar-24	Up to the quarter Mar-24	For the Quarter Mar-24	Up to the quarter Mar-24	For the Quarter Mar-24	Up to the quarter Mar-24	For the Quarter Mar-24	Up to the quarter Mar-24	For the Quarter Mar-24	Up to the quarter Mar-24	For the Quarter Mar-24	Up to the quarter Mar-24	For the Quarter Mar-24	Up to the quarter Mar-24	For the Quarter Mar-24	Up to the quarter Mar-24	For the Quarter Mar-24	Up to the quarter Mar-24	For the Quarter Mar-24	Up to the quarter Mar-24	
	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)	4,015	10,168	1,006	3,004	-	-	1,006	3,004	20,071	46,005	21,545	38,703	44,624	1,02,220	22,720	49,238	1,005	3,011	24	25	14,860	47,165	26	120	26	26	210	2,401	27	1,420	40,100	1,04,661	66,206	2,07,042	
Add - Re-insurance accepted to direct claims	560	1,461	-	-	-	-	-	-	6	-	-	-	-	64	1,016	824	1,016	-	-	-	64	1,016	-	-	-	-	3	64	-	-	80	1,226	1,328	6,148	
Less - Re-insurance Ceded to claims paid	6,011	10,046	301	1,181	-	-	301	1,181	7,227	22,226	1,072	3,520	8,299	25,011	921	20,510	992	3,114	1	2	3,263	4,523	14	6	2	3	307	2,116	46	3,240	11,265	20,511	16,181	46,741	
Net Claims Paid	2,564	789	705	1,823	-	-	705	1,823	13,844	42,399	13,888	35,247	36,295	1,17,648	13,908	49,822	908	2,799	23	23	13,597	41,661	10	124	18	34	113	481	21	426	49,227	1,43,497	51,209	1,46,129	
Less Claims Outstanding at the end of the year	7,286	7,286	2,016	2,016	-	-	2,016	2,016	9,817	28,817	4,953	14,953	19,810	59,221	7,130	7,130	2,465	2,465	227	227	9,821	9,821	542	542	95	95	1,223	1,223	201	207	5,12,101	5,12,101	5,21,467	5,21,467	
Estimate of IBNR and IBNER at the beginning of the year	6,559	3,730	2,421	1,495	-	-	2,421	1,495	12,160	9,782	4,85,213	4,41,704	4,07,271	4,51,449	8,214	6,960	2,529	2,201	100	175	10,805	9,538	484	474	118	87	1,300	1,135	300	782	5,10,550	4,63,465	5,13,539	4,68,720	
<b>Net Incurred Claims</b>	<b>1,331</b>	<b>5,998</b>	<b>383</b>	<b>2,542</b>	-	-	<b>383</b>	<b>2,542</b>	<b>13,101</b>	<b>42,434</b>	<b>25,079</b>	<b>1,03,039</b>	<b>36,277</b>	<b>1,46,372</b>	<b>13,827</b>	<b>49,998</b>	<b>809</b>	<b>2,800</b>	<b>100</b>	<b>130</b>	<b>12,787</b>	<b>43,978</b>	<b>72</b>	<b>191</b>	<b>44</b>	<b>42</b>	<b>39</b>	<b>872</b>	<b>(108)</b>	<b>(79)</b>	<b>51,363</b>	<b>2,13,077</b>	<b>53,778</b>	<b>2,18,912</b>	
Claims Paid (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
-In India	4,015	10,168	1,006	3,004	-	-	1,006	3,004	20,071	46,005	21,545	38,703	44,614	1,02,213	22,720	49,238	1,005	3,011	24	25	14,860	47,165	16	120	26	26	210	2,400	27	1,420	40,100	1,04,661	66,206	2,07,042	
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimate of IBNR and IBNER at the end of the year (net)	442	442	420	420	-	-	420	420	4,238	4,238	3,32,008	3,32,008	3,37,013	3,37,013	4,643	4,643	1,433	1,433	130	132	6,207	6,207	152	152	7	7	118	118	67	67	3,43,584	3,43,584	3,49,428	3,49,428	
Estimate of IBNR and IBNER at the beginning of the period/year (net)	479	477	464	464	-	-	464	464	3,719	3,719	3,25,714	2,98,045	3,26,422	3,02,363	4,261	4,009	1,449	1,347	136	124	5,866	5,570	111	111	56	56	230	230	151	549	3,35,881	3,06,879	3,36,829	3,06,829	

- Notes:  
 1) Incurred but Not Reported (INBR), Incurred but not enough reported (IBNER) claims should be included in the amount for outstanding claims.  
 2) Claims include specific claims settlement cost but not expenses of management.  
 3) The surveyor fees, legal and other expenses shall also form part of claims cost, whenever applicable.  
 4) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realization.  
 5) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

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	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-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22			
Claims Paid (Direct)	2,091	6,469	618	1,527	-	-	618	1,527	22,208	45,409	18,053	41,503	41,130	1,49,031	10,775	34,880	793	2,430	10	11	11,570	17,341	30	132	2,462	2,515	942	2,028	61	281	58,276	1,01,826	59,884	2,01,624	
Add - Re-insurance accepted to direct claims	457	1,179	-	-	-	-	-	-	6	-	-	-	-	26	426	224	426	-	-	-	26	426	-	-	-	-	174	220	-	-	78	2,020	1,026	8,026	
Less - Re-insurance Ceded to claims paid	2,804	5,311	415	1,361	-	-	415	1,361	20,098	43,898	1,153	3,424	4,499	23,938	1,162	3,075	773	1,911	0	0	1,478	3,081	13	6	2,377	2,378	101	2,460	10	136	11,305	16,927	14,007	42,133	
Net Claims Paid	576	1,633	594	1,774	-	-	594	1,774	16,086	42,995	17,499	40,104	36,631	1,25,100	8,612	33,005	745	2,392	9	11	10,066	14,288	17	126	131	142	133	291	42	65	45,323	1,00,181	46,403	1,42,326	
Less Claims Outstanding at the end of the year	3,730	3,730	1,495	1,495	-	-	1,495	1,495	9,782	4,41,704	4,41,704	4,41,704	4,41,704	4,41,704	6,960	6,960	2,591	2,201	175	175	9,528	9,528	474	474	87	87	1,235	782	782	4,63,495	4,63,495	4,68,720	4,68,720		
Estimate of IBNR and IBNER at the beginning of the year	3,111	2,939	1,600	1,620	-	-	1,600	1,620	11,824	10,610	4,38,118	4,13,513	4,40,942	4,24,144	8,421	7,010	2,395	2,253	140	135	10,962	9,490	473	375	176	10	1,251	805	3,940	3,852	4,46,751	4,38,785	4,71,088	4,43,194	
<b>Net Incurred Claims</b>	<b>875</b>	<b>2,971</b>	<b>393</b>	<b>1,600</b>	-	-	<b>393</b>	<b>1,600</b>	<b>14,921</b>	<b>64,167</b>	<b>21,279</b>	<b>36,169</b>	<b>1,52,444</b>	<b>8,131</b>	<b>30,964</b>	<b>742</b>	<b>2,432</b>	<b>30</b>	<b>72</b>	<b>8,933</b>	<b>13,497</b>	<b>30</b>	<b>225</b>	<b>22</b>	<b>108</b>	<b>8</b>	<b>971</b>	<b>(1,121)</b>	<b>(2,971)</b>	<b>42,868</b>	<b>1,63,991</b>	<b>43,424</b>	<b>1,87,882</b>		
Claims Paid (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
-In India	2,091	6,469	618	1,527	-	-	618	1,527	22,208	45,409	18,053	41,503	41,130	1,49,031	10,775	34,880	793	2,430	10	11	11,570	17,341	30	132	2,462	2,515	942	2,028	61	281	58,276	1,01,826	59,884	2,01,624	
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimate of IBNR and IBNER at the end of the year (net)	477	477	464	464	-	-	464	464	3,719	3,719	2,88,045	2,88,045	3,02,363	3,02,363	4,208	4,008	1,347	1,347	126	124	5,570	5,570	111	111	56	56	230	230	54	54	3,08,270	3,08,270	3,09,810	3,09,810	
Estimate of IBNR and IBNER at the beginning of the period/year (net)	477	477	464	464	-	-	464	464	3,476	3,476	2,96,209	2,80,373	2,96,725	2,88,204	4,643	4,321	1,352	1,246	136	126	6,121	6,394	76	76	59	59	230	230	1,643	1,643	3,09,844	2,96,796	3,10,003	2,95,456	

- Notes:  
 1) Incurred but Not Reported (INBR), Incurred but not enough reported (IBNER) claims should be included in the amount for outstanding claims.  
 2) Claims include specific claims settlement cost but not expenses of management.  
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