| Royal Sundaram General Insurance Co. Ltd |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | QUARTER ENDED 30TH JUNE 2017 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Pariculars | Fire Revenue | Revenate Account |  |  | Miscellaneous Revenue Revenue Account |  |  |  |  |  |  |  |  |  | Total |
|  | Fire | Marine | Marine Hull | Marine Total | Motor OD | Motor TP | Total Motor | $\begin{gathered} \text { Workmen's } \\ \text { Compensation / } \\ \text { Employers Liability } \end{gathered}$ | $\begin{gathered} \text { Total } \\ \text { Public / Product } \\ \text { Liability } \end{gathered}$ | Engineering | $\begin{gathered} \text { Total } \\ \text { Personal } \\ \text { Accident } \end{gathered}$ | $\begin{gathered} \substack{\text { Total } \\ \text { Hnealt } \\ \text { Insurance }} \end{gathered}$ | Others | Miscellaneous Total | otal |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | -00 |
| , Claims paid: | 158.955 | 3912 | 23 | 39,635 |  |  | 22.04 .120 | 1676 | 627 | 42.139 | 28.897 | 3.21 .539 | 2205 | 26,01,203 | 27,99,793 |
| ${ }^{\text {2 }}$ Didd Clat claims Outstanding at the end of | 1.,8,9 | 3, | 23 | 3,6 | 14,1, 58 | \%, | 22,0,120 | 1,66 |  | 4,139 |  |  | 20s | 26,0,203 | 1,83,34,722 |
| ${ }^{2}$ the year (net) | 2,39,007 | 94,829 | 206 | 95,035 | 13,09,405 | 1,60,64,871 | 1,73,74,276 | 28,544 | 5,252 | 5,46 | 964 | 2.68,666 | ${ }^{18,840}$ | 1,80,00,680 | 1,88,34,722 |
| 3 Less Claims Outstanding at the beginning of the year (net) | (2,00,660) | (99, 16 | (207) | (99,372) | (9,01,482) | (1,51,47,066) | ${ }_{(1,60,48,548)}$ | (25,23) | $(18,055)$ | (64,477) | (1,88,475) | (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 | 6,068 | 3,48,136 | 5,303 | 40,05,282 | 42,41,882 |
| 4 Add :Re-insurance accepted to direct | 3,399 |  |  |  |  |  |  |  |  | 51 |  |  |  | 151 | 3,550 |
| 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) |
| ${ }^{6}$ Lesss Reinisurance on OS claims |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Total Claims Incurred (Net) | 60,934 | 16,230 |  | 16,230 | 17,22,305 | 16,47,388 | 33,69,643 | 4,762 | (2,216) | 15,839 | 64,564 | 3,09,443 | 4,716 | 37,66,751 | 38,43,915 |


| No. | Pariculars | QUARTER ENDED 3OTH JUNE 2016 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Fire Revenue |  |  |  | Miscellaneous Revenue Revenue Account |  |  |  |  |  |  |  |  |  | Total |
|  |  | Fire | Marine | Marine Hull | Marine Total | Motor OD | Motor TP | Motor | $\begin{gathered} \text { Workmen's } \\ \text { Compensation f } \\ \text { Employers Liability } \end{gathered}$ |  | Engineering | $\begin{gathered} \text { Total } \\ \text { Personal } \\ \text { Accident } \end{gathered}$ | $\begin{gathered} \substack{\text { Total } \\ \text { Heselt } \\ \text { nsurance }} \end{gathered}$ | Others | Miscellaneous Total | Total |
|  | Claims paid: |  |  |  |  |  |  |  |  |  |  |  |  |  |  | (000) |
|  | Direct claims | 1,77.682 | 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 | 1,41,5,0,077 | 18.901 | ${ }^{21,436}$ | 71,993 | 1,70,902 | 2,79,338 | ${ }^{13,675}$ | 1,47,26,292 | 1,50,18,177 |
|  | Less Claims Outstanding at the | (1,62,164) | (1,14,608) | (250) | (1,14,588) | ${ }_{(6,81,343)}$ | (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 Incurreed Claims | 1,75,236 | 74,719 | (50) | 74,669 | 15,70,633 | 11,25,152 | 26,95,845 | 2,395 | 2,443 | 46,433 | 41,882 | 3,13,55 | 2,299 | 31,04,852 | 33,54,757 |
|  | 4 Add:Re-insurance accepted to direct | 213 |  | - | - |  | 59,690 | 59,690 |  | - | 46 |  |  | - | 59,736 | 59,949 |
|  | ${ }^{\text {S }}$ 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) |
|  | Less: Re-insuracce on OS claims | 23.661 | 39.812 | (50) | 39,762 | 14,6,976 | 1125,798 | 25,89,774 | 2.392 | 2.430 | 8.673 | 37.374 | 2.96.488 | 1.996 | 29,39,127 | 30.02. |


| No. | Particulars | PERIOD ENDED SOTH JUNE 2017 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Fire Revenu |  |  |  | Miscellaneous Revenue Revenue Account |  |  |  |  |  |  |  |  |  | Total <br> Total |
|  |  | Fire | Marine | Marine Hull | Marine Total | Motor OD | Motor TP | Motor |  | $\begin{gathered} \text { Total } \\ \text { Public / Product } \\ \text { Liability } \end{gathered}$ | Engineering | $\begin{gathered} \text { Total } \\ \text { Personal } \\ \text { Accident } \end{gathered}$ | $\begin{gathered} \text { Total } \\ \text { Healice } \\ \text { hnsurance } \end{gathered}$ | Others | Miscellaneous Tota |  |
|  | Claims paid: |  |  |  |  |  |  |  |  |  |  |  |  |  |  | C000) |
|  | Direct claims | 1,58,955 | 39,612 | 23 | 39,635 | 14,14.583 | 7,99,537 | 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 | 2,3,9,007 | 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 | 1,8,3,34,722 |
|  | 3 Less Claims Outstanding at the beginning of the year (net) | ${ }_{(2,00,660}$ | (95,165) | (207) | (95,372) | (9,01,482) | (1,5,4,7,066) | ${ }^{(1,60,48,548)}$ | (25,235) | (18,055) | (64,477) | (1,82,475) | (2,42,069) | (15,742) | (1,65,96,601) | 68,92,633) |
|  | Gross Incurred Claims | 1,97,302 | 39,276 | 22 | 39,298 | 18,22,506 | 17,07,342 | 35,29,48 | 4,985 | (2,17) | 53.118 | 66,068 | 3,48,136 | 5,303 | 40,05,282 | 42,41,882 |
|  | Add Re: insurance accepled od ofirect <br> claims | 3,399 |  |  |  |  |  |  |  |  | 151 |  |  |  | 151 | 3,550 |
|  | 5 Less Re-insurance Ceded to claims paid | ${ }_{(1,39,767)}$ | (23,046) | (22) | (23,068) | ${ }^{(1,00,201)}$ | (6,004) | (1,60,205) | (223) | (40) | (37,430) | ${ }^{(1,504)}$ | ${ }^{(38,693)}$ | (587) | (2,38,682) | (4,0, 5, 517) |
|  | 6 Less: Re-insurance on OS claims | 60.334 | 16.230 | . | 16,230 | 17,22,305 | 16,47,38 | 33,69,643 | 4.762 | ${ }^{(2,216)}$ | 15.839 | ${ }^{6,564}$ | 3,99,443 | 4,716 | 37,66,751 | 38,43.915 |


|  | Particulars | PERIOD ENDED SOTH JUNE 2016 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | $\begin{gathered} \text { Fire } \\ \text { Revenue } \end{gathered}$ | MarineRevenue Account |  |  | Miscellaneous RevenueRevenue Account |  |  |  |  |  |  |  |  |  | Total |
|  |  | Fire | Marine | Marine Hull | Marine Total | Motor OD | Motor TP | Motor |  | $\begin{gathered} \text { Total } \\ \text { Public / Product } \\ \text { Liability } \\ \hline \end{gathered}$ | Engineering | $\begin{gathered} \text { Total } \\ \text { Personal } \\ \text { Accident } \end{gathered}$ | $\begin{gathered} \text { Total } \\ \text { Healt } \\ \text { Hnsurance } \end{gathered}$ | Ohhers | Miscellaneous <br> Total | Total |
|  | Claims paid: |  |  |  |  |  |  |  |  |  |  |  |  |  |  | (000) |
|  | Direct claims | 1,73,682 | 61.360 |  | ${ }^{61,360}$ | 13,75,392 | 8.46,506 | 22,21,898 | 70 | 261 | 40.67 | 36.869 | 2,76,269 | 3.114 | 25,79,158 | 28,14,200 |
|  | 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 | 2,79,388 | 13,675 | 1,47,26,292 | 1,50,18,177 |
|  | Less Claims Outstanding at the beginning of the year (net) | ${ }^{(1,62,164)}$ | (1,14,608) | (250) | ${ }^{(1,1,4,858)}$ | ${ }_{(6,81,343)}$ | (1,2,94,757) | (1,36,7,100) | (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 | 15,70,633 | 11,25,152 | 26,95,845 | 2,395 | 2,443 | 4,433 | 4, 882 | 3,13,555 | 2,299 | 31,04,852 | 33,54,757 |
|  | Add :Re-insurance accepted to direct claim | 213 |  |  |  |  | 59,690 | 59,690 |  |  | ${ }^{46}$ |  |  |  | 59.736 | 59,949 |
|  | Less :Re-insurance Ceded to claims paid | ${ }^{(1,51,788)}$ | ${ }^{(3,9077)}$ |  | (34,907) | ${ }^{(1,06,717)}$ | ${ }^{(5,044)}$ | ${ }^{(1,65,761)}$ | (3) | ${ }^{(13)}$ | ${ }^{(37,806)}$ | ${ }^{(4.508)}$ | (17,067) | ${ }^{(303)}$ | (2,25,461) | (4,12,156) |
|  | Less: R-insurance on OS claims | 23.661 | 39.812 | (50) | 39,762 | 14,63.976 | 112,2,798 | 25,89,774 | 2.392 | 2.430 | 8.673 | 37.374 | 2,96,488 | 1.996 | 29,39,127 | 30,02.550 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

a) Incurred Bu Not Reported (IBNR), Incurred but not enough reported [IBNER] clains should be included in the amount for oustanding claims
b) Clains in tudedes specific clains settlement cost but not expenses of management

e) Health Insurance includes Overseas Medical Insurrance

