

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



Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	For the Quarter Dec.22	Up to the quarter Dec.22	For the Quarter Dec.22	Up to the quarter Dec.22	For the Quarter Dec.22	Up to the quarter Dec.22	For the Quarter Dec.22	Up to the quarter Dec.22	For the Quarter Dec.22	Up to the quarter Dec.22	For the Quarter Dec.22	Up to the quarter Dec.22	For the Quarter Dec.22	Up to the quarter Dec.22
Claims Paid (Direct)	1,319	3,769	1,059	2,409	-	-	1,059	2,409	20,990	63,191	18,302	44,696	39,291	1,07,887
Add :Re-insurance accepted to direct claims	123	746	-	0	-	-	-	0	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	1,129	3,470	554	1,179	-	-	554	1,179	4,974	15,159	933	2,281	5,908	17,440
Net Claim Paid	312	1,045	505	1,230	-	-	505	1,230	16,015	48,032	17,368	42,414	33,383	90,447
Add Claims Outstanding at the end of the period	3,331	3,331	1,605	1,605	-	-	1,605	1,605	11,824	11,824	4,38,118	4,38,118	4,49,942	4,49,942
Less Claims Outstanding at the beginning of the year	3,441	2,979	1,849	1,629	-	-	1,849	1,629	12,527	10,610	4,32,070	4,13,533	4,44,597	4,24,144
Net Incurred Claims	202	1,396	261	1,207	-	-	261	1,207	15,312	49,246	23,416	66,999	38,729	1,16,245
Claims Paid (Direct)														
-In India	1,319	3,769	1,059	2,409	-	-	1,059	2,409	20,990	63,191	18,302	44,696	39,291	1,07,887
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	477	477	282	282	0	0	282	282	3476	3476	296259	296259	299735	299735
Estimates of IBNR and IBNER at the beginning of the period (net)	477	477	282	282	0	0	282	282	3476	3830	290051	280373	293527	284204

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, wherever applicable.
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realization.
- 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	
	For the Quarter Dec.21	Up to the quarter Dec.21	For the Quarter Dec.21	Up to the quarter Dec.21	For the Quarter Dec.21	Up to the quarter Dec.21	For the Quarter Dec.21	Up to the quarter Dec.21	For the Quarter Dec.21	Up to the quarter Dec.21	For the Quarter Dec.21	Up to the quarter Dec.21	For the Quarter Dec.21	Up to the quarter Dec.21
Claims Paid (Direct)	2,801	7,634	982	1,970	-	-	982	1,970	21,835	58,148	9,806	23,105	31,640	81,253
Add :Re-insurance accepted to direct claims	182	950	1	1	-	-	1	1	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	1,951	6,223	357	817	-	-	357	817	5,454	14,475	506	1,155	5,959	15,630
Net Claim Paid	1,032	2,361	626	1,155	-	-	626	1,155	16,381	43,673	9,300	21,950	25,681	65,623
Add Claims Outstanding at the end of the period	3,390	3,390	1,613	1,613	-	-	1,613	1,613	13,938	13,938	4,10,673	4,10,673	4,24,611	4,24,611
Less Claims Outstanding at the beginning of the year	4,355	4,530	1,717	1,485	2	2	1,719	1,487	13,254	11,628	3,98,640	3,65,866	4,11,894	3,77,494
Net Incurred Claims	66	1,222	521	1,283	(2)	(2)	519	1,281	17,065	45,983	21,333	66,757	38,398	1,12,740
Claims Paid (Direct)														
-In India	2,801	7,634	982	1,970	-	-	982	1,970	21,835	58,148	9,806	23,105	31,640	81,253
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	473	473	281	281	-	-	281	281	3,810	3,810	2,73,868	2,73,868	2,77,677	2,77,677
Estimates of IBNR and IBNER at the beginning of the period (net)	473	455	279	279	2	2	281	281	3,742	4,084	2,66,588	2,41,922	2,70,331	2,46,007

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, wherever applicable.
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realization.
- Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

FORM NL-5 - CLAIMS SCHEDULE

Name of the Insurer: Royal Sundaram G

Registration No.102 and Date of Regist



(Amount in Rs. Lakhs)

Particulars	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 Dec.22	Up to the quarter Dec.22	For the Quarter Dec.22	Up to the quarter Dec.22	For the Quarter Dec.22	Up to the quarter Dec.22	For the Quarter Dec.22	Up to the quarter Dec.22	For the Quarter Dec.22	Up to the quarter Dec.22	For the Quarter Dec.22	Up to the quarter Dec.22	For the Quarter Dec.22	Up to the quarter Dec.22	For the Quarter Dec.22	Up to the quarter Dec.22	For the Quarter Dec.22	Up to the quarter Dec.22	For the Quarter Dec.22	Up to the quarter Dec.22
Claims Paid (Direct)	9,834	24,105	573	1,637	2	23	10,409	25,765	62	103	16	32	783	1,586	64	190	50,625	1,35,562	53,003	1,41,740
Add :Re-insurance accepted to direct claims	-	-	673	1,248	-	-	673	1,248	-	-	-	-	5	55	-	-	678	1,204	801	2,049
Less :Re-insurance Ceded to claims paid	1,047	2,713	572	1,238	0	1	1,619	3,952	3	5	1	1	712	1,473	46	136	8,288	23,007	9,971	27,656
Net Claim Paid	8,787	21,392	675	1,647	2	22	9,464	23,061	59	98	15	31	76	168	18	54	43,016	1,13,858	43,833	1,16,133
Add Claims Outstanding at the end of the period	8,421	8,421	2,395	2,395	145	145	10,962	10,962	473	473	176	176	1,251	1,251	3,949	3,949	4,66,752	4,66,752	4,71,688	4,71,688
Less Claims Outstanding at the beginning of the year	9,142	7,010	2,459	2,353	145	135	11,747	9,499	484	375	169	60	1,363	855	3,872	3,852	4,62,232	4,38,785	4,67,522	4,43,394
Net Incurred Claims	8,066	22,803	611	1,689	3	32	8,679	24,524	48	196	22	147	(36)	563	95	150	47,536	1,41,825	48,000	1,44,428
Claims Paid (Direct)																				
-In India	9,834	24,105	573	1,637	2	23	10,409	25,765	62	103	16	32	783	1,586	64	190	50,625	1,35,562	53,003	1,41,740
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	4643	4643	1352	1352	126	126	6121	6121	76	76	39	39	230	230	3643	3643	309844	309844	310603	310603
Estimates of IBNR and IBNER at the beginning of the period (net)	4746	4923	1474	1546	126	126	6346	6594	76	76	39	39	230	230	3643	3643	303861	294786	304620	295545

(Amount in Rs. Lakhs)

Particulars	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 Dec.21	Up to the quarter Dec.21	For the Quarter Dec.21	Up to the quarter Dec.21	For the Quarter Dec.21	Up to the quarter Dec.21	For the Quarter Dec.21	Up to the quarter Dec.21	For the Quarter Dec.21	Up to the quarter Dec.21	For the Quarter Dec.21	Up to the quarter Dec.21	For the Quarter Dec.21	Up to the quarter Dec.21	For the Quarter Dec.21	Up to the quarter Dec.21	For the Quarter Dec.21	Up to the quarter Dec.21	For the Quarter Dec.21	Up to the quarter Dec.21
Claims Paid (Direct)	7,990	26,410	648	1,597	16	25	8,654	28,032	46	76	10	59	907	1,501	77	3,303	41,334	1,14,224	45,117	1,23,829
Add :Re-insurance accepted to direct claims	-	-	16	167	-	-	16	167	-	-	-	-	5	224	-	53	21	445	204	1,395
Less :Re-insurance Ceded to claims paid	1,064	4,479	75	349	1	1	1,140	4,830	2	4	0	23	784	1,419	37	2,302	7,923	24,209	10,231	31,248
Net Claim Paid	6,926	21,931	589	1,415	15	23	7,530	23,370	44	72	9	36	129	306	40	1,054	33,433	90,460	35,090	93,977
Add Claims Outstanding at the end of the period	7,901	7,901	2,569	2,569	141	141	10,611	10,611	411	411	77	77	951	951	3,878	3,878	4,40,539	4,40,539	4,45,542	4,45,542
Less Claims Outstanding at the beginning of the year	8,117	7,255	2,518	2,465	142	141	10,777	9,860	428	409	74	113	1,117	923	3,907	4,945	4,28,197	3,93,745	4,34,272	3,99,762
Net Incurred Claims	6,710	22,577	640	1,521	14	23	7,364	24,121	27	74	12	(1)	(37)	334	11	(13)	45,775	1,37,255	46,360	1,39,757
Claims Paid (Direct)																				
-In India	7,990	26,410	648	1,597	16	25	8,654	28,032	46	76	10	59	907	1,501	77	3,303	41,334	1,14,224	45,117	1,23,829
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	4,986	4,986	1,573	1,573	140	140	6,700	6,700	85	85	27	27	230	230	3,643	3,643	2,88,363	2,88,363	2,89,117	2,89,117
Estimates of IBNR and IBNER at the beginning of the period (net)	4,894	4,866	1,420	1,360	140	140	6,454	6,367	85	85	27	27	230	222	3,643	4,596	2,80,771	2,57,304	2,81,525	2,58,040