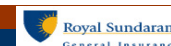


**PERIODIC DISCLOSURES**  
**FORM NL-5 - CLAIMS SCHEDULE**



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

31-Mar-17

QUARTER ENDED 31ST MARCH 2017																
No.	Particulars	Fire Revenue Account	Marine Revenue Account			Miscellaneous Revenue 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	1,56,318	48,081	-	48,081	19,46,620	9,34,732	28,81,352	2,274	2,360	72,487	43,985	3,91,996	9,235	34,03,689	36,08,088
2	Add Claims Outstanding at the end of the year (net)	(23,987)	(16,672)	7	(16,665)	(1,33,341)	6,32,757	4,99,416	2,028	(4,559)	(6,311)	1,399	(36,211)	(5,434)	4,50,328	4,09,676
3	Less Claims Outstanding at the beginning of the year (net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Gross Incurred Claims</b>	<b>1,32,331</b>	<b>31,409</b>	<b>7</b>	<b>31,416</b>	<b>18,13,279</b>	<b>15,67,489</b>	<b>33,80,768</b>	<b>4,302</b>	<b>(2,199)</b>	<b>66,176</b>	<b>45,384</b>	<b>3,55,785</b>	<b>3,801</b>	<b>38,54,017</b>	<b>40,17,764</b>
4	Add :Re-insurance accepted to direct claims	3,766	-	-	-	-	-	-	-	-	279	-	-	-	279	4,045
5	Less :Re-insurance Ceded to claims paid	(1,31,316)	(25,490)	-	(25,490)	(1,03,538)	(44,215)	(1,47,753)	(129)	(119)	(63,171)	(2,835)	(39,790)	(1,855)	(2,55,652)	(4,12,458)
6	Less: Re-insurance on OS claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total Claims Incurred (Net)</b>	<b>4,781</b>	<b>5,919</b>	<b>7</b>	<b>5,926</b>	<b>17,09,741</b>	<b>15,23,274</b>	<b>32,33,015</b>	<b>4,173</b>	<b>(2,318)</b>	<b>3,284</b>	<b>42,549</b>	<b>3,15,995</b>	<b>1,946</b>	<b>35,98,644</b>	<b>36,09,351</b>

QUARTER ENDED 31ST MARCH 2016																
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	1,62,810	54,483	-	54,483	19,98,013	7,61,471	27,59,484	158	1,888	26,541	62,622	3,60,951	4,621	32,16,265	34,33,558
2	Add Claims Outstanding at the end of the year (net)	(24,715)	(13,054)	(7)	(13,061)	(3,72,982)	3,62,707	(10,275)	(309)	(2,963)	(143)	(31,661)	(85,037)	(1,986)	(1,32,374)	(1,70,150)
3	Less Claims Outstanding at the beginning of the year (net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Gross Incurred Claims</b>	<b>1,38,095</b>	<b>41,429</b>	<b>(7)</b>	<b>41,422</b>	<b>16,25,031</b>	<b>11,24,178</b>	<b>27,49,209</b>	<b>(151)</b>	<b>(1,075)</b>	<b>26,398</b>	<b>30,961</b>	<b>2,75,914</b>	<b>2,635</b>	<b>30,83,891</b>	<b>32,63,408</b>
4	Add :Re-insurance accepted to direct claims	1,460	-	-	-	-	-	-	-	-	16	-	-	-	16	1,476
5	Less :Re-insurance Ceded to claims paid	(1,45,830)	(29,606)	-	(29,606)	(4,01,917)	(59,443)	(4,61,360)	(8)	(95)	(20,120)	(6,711)	(21,566)	(393)	(5,10,253)	(6,85,689)
6	Less: Re-insurance on OS claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total Claims Incurred (Net)</b>	<b>(6,275)</b>	<b>11,823</b>	<b>(7)</b>	<b>11,816</b>	<b>12,23,114</b>	<b>10,64,735</b>	<b>22,87,849</b>	<b>(159)</b>	<b>(1,170)</b>	<b>6,294</b>	<b>24,250</b>	<b>2,54,348</b>	<b>2,242</b>	<b>25,73,654</b>	<b>25,79,195</b>

PERIOD ENDED 31ST MARCH 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	5,41,643	2,07,508	-	2,07,508	65,23,408	34,04,071	99,27,479	5,193	5,465	1,63,927	1,51,697	13,56,552	22,574	1,16,32,887	1,23,82,038
2	Add Claims Outstanding at the end of the year (net)	2,00,660	95,165	207	95,372	9,01,483	1,51,47,066	1,60,48,549	25,235	64,477	1,82,474	2,38,969	18,842	1,65,96,601	1,68,92,633	
3	Less Claims Outstanding at the beginning of the year (net)	(1,62,164)	(1,14,608)	(250)	(1,14,858)	(6,81,342)	(1,29,94,757)	(1,36,76,099)	(16,576)	(19,254)	(66,237)	(1,65,890)	(2,34,270)	(22,272)	(1,42,00,598)	(1,44,77,620)
	<b>Gross Incurred Claims</b>	<b>5,80,139</b>	<b>1,88,065</b>	<b>(43)</b>	<b>1,88,022</b>	<b>67,43,549</b>	<b>55,56,380</b>	<b>1,22,99,929</b>	<b>13,852</b>	<b>4,266</b>	<b>1,62,167</b>	<b>1,68,281</b>	<b>13,61,251</b>	<b>19,144</b>	<b>1,40,28,890</b>	<b>1,47,97,051</b>
4	Add :Re-insurance accepted to direct claims	24,472	-	-	-	-	61,647	61,647	-	-	1,138	-	-	-	62,785	87,257
5	Less :Re-insurance Ceded to claims paid	(4,87,779)	(1,13,546)	-	(1,13,546)	(3,76,104)	(1,87,375)	(5,63,479)	(319)	(639)	(1,42,970)	(15,885)	(1,09,050)	(3,867)	(8,36,209)	(14,37,534)
6	Less: Re-insurance on OS claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total Claims Incurred (Net)</b>	<b>1,16,832</b>	<b>74,519</b>	<b>(43)</b>	<b>74,476</b>	<b>63,67,445</b>	<b>54,30,652</b>	<b>1,17,98,097</b>	<b>13,533</b>	<b>3,627</b>	<b>20,335</b>	<b>1,52,396</b>	<b>12,52,201</b>	<b>15,277</b>	<b>1,32,55,466</b>	<b>1,34,46,774</b>

PERIOD ENDED 31ST MARCH 2016																
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	3,50,090	1,74,977	-	1,74,977	55,89,474	29,47,574	85,37,048	4,851	14,331	61,289	1,57,454	12,73,348	13,640	1,00,61,961	1,05,87,028
2	Add Claims Outstanding at the end of the year (net)	1,62,164	1,14,608	250	1,14,858	6,81,342	1,29,94,757	1,36,76,099	16,576	19,254	66,237	1,65,890	2,34,270	22,272	1,42,00,598	1,44,77,620
3	Less Claims Outstanding at the beginning of the year (net)	(1,39,695)	(89,761)	(257)	(90,018)	(7,30,743)	(1,14,41,000)	(1,21,71,743)	(18,976)	(19,169)	(62,509)	(2,02,949)	(2,74,411)	(17,983)	(1,27,67,740)	(1,29,97,453)
	<b>Gross Incurred Claims</b>	<b>3,72,559</b>	<b>1,99,824</b>	<b>(7)</b>	<b>1,99,817</b>	<b>55,40,073</b>	<b>45,01,331</b>	<b>1,00,41,404</b>	<b>2,451</b>	<b>14,416</b>	<b>65,017</b>	<b>1,20,395</b>	<b>12,33,207</b>	<b>17,929</b>	<b>1,14,94,819</b>	<b>1,20,67,195</b>
4	Add :Re-insurance accepted to direct claims	4,512	-	-	-	-	-	-	-	-	188	-	-	-	188	4,700
5	Less :Re-insurance Ceded to claims paid	(2,67,490)	(91,183)	-	(91,183)	(5,82,854)	(1,80,070)	(7,62,924)	(318)	(7,897)	(46,272)	(20,564)	(69,932)	(3,518)	(9,11,425)	(12,70,098)
6	Less: Re-insurance on OS claims															
	<b>Total Claims Incurred (Net)</b>	<b>1,09,581</b>	<b>1,08,641</b>	<b>(7)</b>	<b>1,08,634</b>	<b>49,57,219</b>	<b>43,21,261</b>	<b>92,78,480</b>	<b>2,133</b>	<b>6,519</b>	<b>18,933</b>	<b>99,831</b>	<b>11,63,275</b>	<b>14,411</b>	<b>1,05,83,582</b>	<b>1,08,01,797</b>

*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.*