

(Amount in Rs. Lakhs)																																		
Particulars	FIRE		Marine Cargo		e Cargo Marine Hul		Total	Marine	se_ Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's		Public/ Product Liability r's		y Engineering		Other Miscellaneous		s <u>Total Miscellaneous</u>		Grand Total	Grand To
Particulars	For the Quarter Oct - Dec.21	Up to the quarter Dec.21	For the Quarter Oct - Dec.21	Up to the quarter Dec.21	For the Quarter Oct - Dec.21	Up to the quarter Dec.21	For the Quarter Oct - Dec.21	Up to the quarter Dec.21	For the Quarter Oct - Dec.21	Up to the quarter Dec.21	For the Quarter Oct - Dec.21	Up to the quarter Dec.21	For the Quarter Oct - Dec.21	Up to the quarter Dec.21	For the Quarter Oct - Dec.21	Up to the quarter Dec.21	For the Quarter Oct - Dec.21	Up to the quarter Dec.21	For the Quarter Oct - Dec.21	Up to the quarter Dec.21	For the Quarter Oct - Dec.21	Up to the quarter Dec.21	For the Quarter Oct - Dec.21	Up to the quarter Dec.21	For the Quarter Oct - Dec.21	Up to the quarter Dec.21	For the Quarter Oct - Dec.21	Up to the quarter Dec.21	For the Quarter Oct - Dec.21	Up to the quarter Dec.21	Quarter	Up to the quarter Dec.21	For the Quarter Oct - Dec.21	Up to the quarter Dec.21
Claims Paid (Disect)	3 901	7.634	-	1.020				1.030	31 939	59 149	0.006	22.105	21 640	91.757	2.000	36.410	649	1 607			2.654	19.023					603	1.601	-	2 242	41 334	1.14.704	46 117	1 22 6
Add - Re-insurance accented to direct claims	180	950	1	1 0 /1		-	1	1 1	71.600		- UAIA	7, 111,	AT PRODU	A1.70	7041		16	167	in.		16	16			- "	- 0	5	224		53	21	445	204	13
Less 'Re-insurance Ceded to daims naid	1951	6 223	357	817	-		957	817	5.454	14 475	506	1 155	5 959	15.630	1.064	4.479	75	340	- 1	1	1 140	483	2	- 4	0	28	784	1 419	97	2 302	7 923	24 209	10 231	31.2
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	6.927	21 931	588	1.416	15	23	7.530	23 370	44	77		96	120	306	40	1.054	33.433	90.460	35,090	931
Add Claims Outstanding at the end of the year	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	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	4,45,5
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	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	3,99,2
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	6,710	22,577	640	1,521	14	23	7.364	24.12	27	74	12	(1	(37)	334	11	(13)	45,775	1.37.255	46,360	1.39.7
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	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	1.23.6
-Outside India																																		
Estimates of IBNR and IBNER at the end of the period (net)	473	473	281	281			281	281	3810	3810	273868	273868	277677	277677	4986	4986	1573	1573	140	140	6700	670	0 85	85	27	2	230	230	3643	3643	288363	288363	289117	7 285
Estimates of IBNR and IBNER at the	473	455	275	275	2		2 281	281	3742	4084	266588	241922	270331	246007	4894	4866	1420	1360	140	140	6454	636	7 85	85	27	2	230	222	3643	4596	280771	257304	281525	5 258

(Amount in Rs. Lakhs)																																		
Particulars	FIRE		Marine Cargo		Marii	ne 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	otal Grand Tota
	For the Quarter Oct - Dec.20	Up to the quarter Dec.20	For the Quarter Oct - Dec.20	Up to the quarter Dec.20	For the Quarter Oct - Dec.20	Up to the quarter Dec.20	For the Quarter Oct - Dec.20	Up to the quarter Dec.20	For the Quarter Oct - Dec.20	Up to the quarter Dec.20	For the Quarter Oct - Dec.20	Up to the quarter Dec.20	For the Quarter Oct - Dec.20	Up to the quarter Dec.20	For the Quarter Oct - Dec.20	Up to the quarter Dec.20	For the Quarter Oct - Dec.20	Up to the quarter Dec.20	For the Quarter Oct - Dec.20	Up to the quarter Dec.20	For the Quarter Oct - Dec.20	Up to the quarter Dec.20	For the Quarter Oct - Dec.20	Up to the quarter Dec.20	For the Quarter Oct - Dec.20	Up to the quarter Dec.20	For the Quarter Oct - Dec.20	Up to the quarter Dec.20	For the Quarter Oct - Dec.20	Up to the quarter Dec.20	For the Quarter Oct - Dec.20	Up to the quarter Dec.20	For the Quarter Oct - Dec.20	Up to the quarter Dec.20
Claime Baid (Dimen)	2.030	5.064					693	1.004	21.664	En 820	E 069	11.971	36.003	63.316	0.760	16.234		1 102			9.769	16.934						1.000		22.100	36.616	1 02 741	20.210	1 10 199
Add :Re-insurance accepted to direct claims	7.020	5,964	563	1.404	-		503	1,494	21,804	30.839	3,056	113/1	20.922	62,230	0.700	15,729	4/0	1.105		43	9,700	10.074	. 24	7/		- 4	5/0	1,493	201	22.100	30.010	1.02.741	39.319	1.10.186
Less :Re-insurance Ceded to daims raid	2.062	E 460	3	3/0	-		200	363	6.667	13 349	264	674	E 821	12 222	1.696	2.002		152			1 730	2106		-			463	1 204	(930)	15.411	7 274	22 764	9.705	20,520
Net Claim Paid	587	1.338	332	724	-	-	332	724	16 297	38 091	4 804	10,797	21 101	48 888	6.582	12.741	429	1.099	28	41	7.039	13.881	30	4/		21	1 73	163	1.066	6.733	29,315	69,725		
Add Claims Outstanding at the end of the year	4,127	4,127	1,548	1,548	2	2	1,550	1,550	15,728	15,728	3,50,367	3,50,367		3,66,094	7,944	7,944	2,713	2,713	162	162	10,819	10,819	456	456	5 128	128	856	856	4,799	4,799	3,83,153	3,83,153	3,88,830	
Less Claims Outstanding at the beginning of the year	4,106	3,014	1,671	1,624	2	2	1,673	1,626	16,890	11,417	3,32,818	2,99,128	3,49,708	3,10,545	8,531	5,545	2,539	2,320	197	175	11,267	8,040	457	419	110	98	812	642	3,076	12,050	3,65,431	3,31,795	3,71,210	3,36,435
Net Incurred Claims	ADR	2.452	709	640			200	6.0k	15 135	47.401	22 868	62 036	97.488	1.04.437	5 005	15 140	603	1.00%	m	27	£ 502	16.660	20	76	. 24	51	116	977	2 788	/5171	47.037	1 21 063	47.854	1 24 182
Claims Paid (Direct)																																		
-In India	2.020	5 064	683	1 494			593	1 484	21 854	50.839	5,068	11 371	26 922	62 210	8 268	15.724	470	1 108	20	43	8 768	16.874	19	43		22	676	1.493	211	22 100	36.616	1.02.741	39 319	1 10 188
-Outside India								_			_	_		_	_		_				_										_			
Estimates of IBNR and IBNER at the end of	453	453	279	279	2	2	281	281	3,879	3,879	2,33,270	2,33,270	2,37,149	2,37,149	4,457	4,457	1,392	1,392	144	144	5,993	5,993	77	77	42	42	208	208	4,472	4,472	2,47,941	2,47,941	2,48,675	2,48,675
Estimates of IBNR and IBNER at the beginning of the period (net)	431	325	277	267	2	2	279	269	4,951	2,840	2,21,444	1,91,931	2,26,395	1,94,770	4,771	3,214	1,392	1,207	142	122	6,305	4,543	78	64	41	32	208	188	2,732	11,702	2,35,760	2,11,299	2,36,469	2,11,893

Notes:

Joincured Biol Not Reported (BINR), Incurred but not enough reported (BINRS) claims should be included in the amount for outstanding claims.

b) Claims includes specific claims settlement cost but not expressed management.

- The surveyor feet, again and other expresses and also form part of claims con, whenever applicable.

d) Claims cost should be adjusted for estimated danager value if there is a sufficient certainty of its resiliation.

d) Special social costs and but adjusted for the certainty and include present with contributions more than 10 present of the total gross direct premium

special social costs and the based for segmentful-designed within Contribution more than 10 present of the total gross direct premium