

Particulars	F&B		Marine Cargo		Marine Hull		Jahaz/Machin.		Motor OD		Motor TP		Jahaz/Machin.		Health		Personal Accident		Travel Insurance		Jahaz/Machin.		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Other Miscellaneous		Jahaz/Machin.		Grand Total		Grand Total	
	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	For the Quarter Mar-22	Up to the Quarter Mar-22		
Claims Paid (Direct)	2,124	8,792	952	2,822			902	2,822	24,998	83,134	16,560	38,680	41,580	1,22,824	9,282	10,882	824	2,528	1	28	10,318	38,204	58	128	14	72	682	2,388	84	3,388	52,712	1,66,020	55,820	1,76,852		
Add - Re-insurance accepted to direct claims	228	1,085																																		
Less - Re-insurance ceded to claims paid	1,222	5,968	485	1,595			485	1,595	6,276	28,274	825	1,872	7,880	23,722	1,328	1,567	872	1,928	1	1	1,086	4,222	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Net Claims Paid	1,029	3,810	467	1,227			417	1,227	18,722	54,860	15,735	37,768	34,480	1,00,102	8,244	10,215	989	1,112	2	28	9,232	34,282	57	127	13	71	681	2,387	83	3,387	43,992	1,64,349	54,309	1,75,658		
Add Claims Outstanding at the end of the year	2,975	2,875	1,629	1,629			1,629	1,629	18,610	18,610	4,13,532	4,13,532	4,24,124	4,24,124	7,212	7,212	2,312	2,312	125	125	9,499	9,499	375	375	68	68	825	825	3,822	3,822	4,38,785	4,38,785	4,43,207	4,43,207		
Less Claims Outstanding at the beginning of the year	1,288	4,528	1,428	1,428			1,428	1,428	11,008	11,008	4,10,872	4,10,872	4,24,262	4,24,262	7,882	7,228	2,498	2,498	142	142	9,612	9,612	411	411	68	68	77	127	882	882	3,822	3,822	4,43,207	4,43,207	1,38,263	1,38,263
Net Insured Claims	644	3,887	499	3,792			121	3,792	17,914	18,394	14,627	16,890	14,627	14,627	7,383	28,378	484	2,094	121	21	7,874	31,889	12	85	15	15	808	121	121	121	121	121	121	121	121	121
Claims Paid (Direct)	2,124	8,792	952	2,822			902	2,822	24,998	83,134	16,560	38,680	41,580	1,22,824	9,282	10,882	824	2,528	1	28	10,318	38,204	58	128	14	72	682	2,388	84	3,388	52,712	1,66,020	55,820	1,76,852		
Outside India	477	477	282	282	4	0	282	282	303	303	280,772	280,772	284,024	284,024	4823	6022	18,94	15,46	128	128	1,084	6,084	78	78	38	38	222	222	38,41	38,41	294,786	294,786	2,97,545	2,97,545		
Estimates of IBNR and IBNER at the beginning of the period (net)	477	477	282	282	4	0	282	282	303	303	280,772	280,772	284,024	284,024	4823	6022	18,94	15,46	128	128	1,084	6,084	78	78	38	38	222	222	38,41	38,41	294,786	294,786	2,97,545	2,97,545		
Estimates of IBNR and IBNER at the beginning of the period (net)	477	477	282	282	4	0	282	282	303	303	280,772	280,772	284,024	284,024	4823	6022	18,94	15,46	128	128	1,084	6,084	78	78	38	38	222	222	38,41	38,41	294,786	294,786	2,97,545	2,97,545		

Notes:
 a) Incurred but Not Reported (INR), Incurred but not enough reported (INER) claims should be included in the amount for outstanding claims.
 b) Claims include medical claims settlement cost but not expenses of Re-insurance.
 c) The Insurer's fees, legal and other expenses shall also form part of claims cost, wherever applicable.
 d) Claims cost should be adjusted for estimated salvage value if there is a sufficient liability of the reinsurer.
 e) 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		
	For the Quarter Mar-21	Up to the Quarter Mar-21	For the Quarter Mar-21	Up to the Quarter Mar-21	For the Quarter Mar-21	Up to the Quarter Mar-21	For the Quarter Mar-21	Up to the Quarter Mar-21	For the Quarter Mar-21	Up to the Quarter Mar-21	For the Quarter Mar-21	Up to the Quarter Mar-21	For the Quarter Mar-21	Up to the Quarter Mar-21	For the Quarter Mar-21	Up to the Quarter Mar-21	For the Quarter Mar-21	Up to the Quarter Mar-21	For the Quarter Mar-21	Up to the Quarter Mar-21	For the Quarter Mar-21	Up to the Quarter Mar-21	For the Quarter Mar-21	Up to the Quarter Mar-21	For the Quarter Mar-21	Up to the Quarter Mar-21	For the Quarter Mar-21	Up to the Quarter Mar-21	For the Quarter Mar-21	Up to the Quarter Mar-21	For the Quarter Mar-21	Up to the Quarter Mar-21			
Claims Paid (Direct)	178	7,686	729	2,212			729	2,212	26,055	76,894	7,462	38,833	33,517	95,727	8,271	23,996	777	1,885	22	48	9,077	25,964	11	10	18	10	44	1,831	78	22,178	43,130	1,45,871	41,588	1,85,727	
Add - Re-insurance accepted to direct claims	124	987	4	4			4	4													941	295					10	88	14	58	197	429	382	1,400	
Less- Re-insurance Ceded to claims (net)	4,263	4,071	478	1,118			478	1,118	15,110	15,110	285	355	6,285	20,223	2,713	4,698	138	245	1	3	1,868	3,244	1	1	2	2	289	1,763	1,113	15,846	3,177	42,448	33,023	78,464	
Net Claims Paid	477	1,614	253	1,077			253	1,077	15,944	57,634	7,984	17,878	26,624	75,813	6,559	18,300	737	1,638	21	45	7,217	21,398	12	8	16	10	54	217	182	6,831	34,130	1,83,945	24,950	1,66,738	
Add Claims Outstanding at the end of the year	4,531	4,132	1,485	1,485	2	2	1,487	1,487	11,028	11,028	3,01,888	3,05,884	3,17,484	3,17,484	7,251	7,251	2,485	2,485	141	141	9,882	9,882	409	409	117	117	921	921	6,945	4,901	1,03,745	1,01,745	1,95,761		
Less Claims Outstanding at the beginning of the year	4,127	3,014	1,548	1,624	2	2	1,550	1,624	15,728	11,417	3,20,367	2,96,128	3,68,094	3,10,541	7,844	5,541	2,713	2,320	162	175	10,819	8,090	498	410	128	98	898	842	4,798	12,050	1,81,151	1,31,791	3,88,879	1,36,424	
Net Encurred Claims	880	3,115	288	498			289	499	12,445	17,845	17,960	84,036	38,425	1,42,865	4,822	13,010	488	1,661	7	27	8,927	21,027	194	46	121	407	288	1,080	44,712	1,88,780	43,885	1,79,884			
Claims Paid (Direct)																																			
Net Total	1,728	7,686	729	2,212			729	2,212	28,055	76,894	7,462	38,833	33,517	95,727	8,271	23,996	777	1,885	22	48	9,077	25,964	11	10	18	10	44	1,831	78	22,178	43,130	1,45,871	41,588	1,85,727	
Outside India																																			
Estimates of IBNR and IBNER at the end of the period (net)	451	455	279	279	2	2	281	281	4,084	4,084	2,41,532	2,41,532	2,46,027	2,46,027	4,889	4,889	1,300	1,300	148	148	6,307	6,307	85	85	27	27	221	221	4,584	4,584	2,57,394	1,57,394	2,58,048		
Estimates of IBNR and IBNER at the beginning of the period (net)	451	325	279	287	2	2	281	289	3,879	2,848	2,19,278	1,91,931	2,37,140	1,94,779	4,471	5,214	1,298	1,297	144	122	5,991	4,941	77	64	42	31	209	389	4,471	11,701	2,47,941	2,12,278	2,48,878		

Notes:
 a) Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.
 b) Claims include specific claims settlement cost but not expense of management.
 c) The average loss, legal and other expense shall also form part of claims cost, wherever applicable.
 d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realization.
 e) Separate disclosures to be made for re-insurance segment which contribute more than 10 percent of the total gross direct premium.