

(Amount in Rs. Lakhs)

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 Jul - Sep-21	Up to the quarter Jul - Sep-21	For the quarter Jul - Sep-21	Up to the quarter Jul - Sep-21	For the quarter Jul - Sep-21	Up to the quarter Jul - Sep-21	For the quarter Jul - Sep-21	Up to the quarter Jul - Sep-21	For the quarter Jul - Sep-21	Up to the quarter Jul - Sep-21	For the quarter Jul - Sep-21	Up to the quarter Jul - Sep-21	For the quarter Jul - Sep-21	Up to the quarter Jul - Sep-21	For the quarter Jul - Sep-21	Up to the quarter Jul - Sep-21	For the quarter Jul - Sep-21	Up to the quarter Jul - Sep-21	For the quarter Jul - Sep-21	Up to the quarter Jul - Sep-21	For the quarter Jul - Sep-21	Up to the quarter Jul - Sep-21	For the quarter Jul - Sep-21	Up to the quarter Jul - Sep-21	For the quarter Jul - Sep-21	Up to the quarter Jul - Sep-21	For the quarter Jul - Sep-21	Up to the quarter Jul - Sep-21	For the quarter Jul - Sep-21	Up to the quarter Jul - Sep-21	For the quarter Jul - Sep-21	Up to the quarter Jul - Sep-21			
Claims Paid (Direct)	2,158	4,834	561	989	-	-	561	989	22,567	36,313	16,013	11,309	32,940	49,413	16,438	18,420	577	949	2	8	11,218	19,777	10	30	2	50	362	593	68	1,227	44,400	72,800	47,120	78,713	
Add - Re-insurance accepted to direct claims	176	387	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Less - Re-insurance Ceded to claims paid	1,876	4,477	286	460	-	-	286	460	5,748	9,203	480	600	6,327	9,271	1,923	3,456	275	274	0	0	2,359	3,690	1	1	0	23	422	635	37	2,383	8,305	16,206	15,973	21,017	
Net Claims Paid	462	1,330	275	529	-	-	275	529	17,180	27,210	9,523	12,409	26,700	39,142	8,515	15,064	494	827	2	8	9,859	16,087	10	30	2	27	132	577	32	1,844	35,899	57,620	36,657	56,886	
Add Claims Outstanding at the end of the year	6,305	4,006	1,217	3,272	2	2	3,279	3,709	37,924	13,204	3,96,464	1,93,446	4,11,866	411,864	8,137	8,137	2,430	2,430	144	144	10,777	10,777	408	408	26	78	1,137	1,217	1,007	1,007	4,28,100	4,36,293	4,36,293	4,36,293	
Less Claims Outstanding at the beginning of the year	4,260	4,530	1,585	1,483	2	2	1,587	14,919	11,428	3,86,423	1,83,866	4,00,341	3,77,494	6,430	7,205	2,140	2,465	144	144	11,214	9,860	401	409	31	113	1,076	923	1,077	4,945	4,16,911	1,93,740	4,32,753	3,90,762		
Net Incurred Claims	527	1,185	469	782	-	(0)	469	783	15,515	26,918	25,741	40,424	38,256	74,342	8,203	15,867	569	880	0	0	8,772	16,738	7	47	4	(13)	173	371	(38)	(24)	47,175	91,480	48,373	93,997	
Claims Paid (Direct)																																			
- In India	2,158	4,834	561	989	-	-	561	989	22,607	36,313	16,013	11,309	32,940	49,413	16,438	18,420	577	949	2	8	11,218	19,777	10	30	2	50	362	593	68	1,227	44,400	72,800	47,120	78,713	
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	473	473	239	239	2	2	281	281	3742	3742	26588	26588	27033	27033	4884	4884	1420	1420	140	140	644	644	85	85	27	27	230	330	3643	3643	28073	28073	38153	281528	
Estimates of IBNR and IBNER at the beginning of the period (net)	455	455	239	239	2	2	281	281	3695	4884	20780	24922	24600	24600	4889	4889	1380	1380	140	140	630	630	85	85	27	27	223	322	3643	4696	27165	20780	27188	259480	

Note:
 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 expenses of management.
 c) The turnover fees, legal and other expenses shall also form part of claims cost, wherever applicable.
 d) Claims cost should be adjusted for admitted salvage value if there is a sufficient certainty of its realization.
 e) Separate disclosure to be made for re-accepted/retained 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 Jul - Sep-20	Up to the quarter Jul - Sep-20	For the quarter Jul - Sep-20	Up to the quarter Jul - Sep-20	For the quarter Jul - Sep-20	Up to the quarter Jul - Sep-20	For the quarter Jul - Sep-20	Up to the quarter Jul - Sep-20	For the quarter Jul - Sep-20	Up to the quarter Jul - Sep-20	For the quarter Jul - Sep-20	Up to the quarter Jul - Sep-20	For the quarter Jul - Sep-20	Up to the quarter Jul - Sep-20	For the quarter Jul - Sep-20	Up to the quarter Jul - Sep-20	For the quarter Jul - Sep-20	Up to the quarter Jul - Sep-20	For the quarter Jul - Sep-20	Up to the quarter Jul - Sep-20	For the quarter Jul - Sep-20	Up to the quarter Jul - Sep-20	For the quarter Jul - Sep-20	Up to the quarter Jul - Sep-20	For the quarter Jul - Sep-20	Up to the quarter Jul - Sep-20	For the quarter Jul - Sep-20	Up to the quarter Jul - Sep-20	For the quarter Jul - Sep-20	Up to the quarter Jul - Sep-20	For the quarter Jul - Sep-20	Up to the quarter Jul - Sep-20			
Claims Paid (Direct)	2755	3943	572	861	0	0	572	861	20844	26885	5239	6303	20073	35388	4113	7405	638	638	7	13	4057	8364	10	10	13	13	320	817	18372	21880	40146	66215	52473	70889	
Add - Re-insurance accepted to direct claims	189	220	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Less - Re-insurance Ceded to claims paid	2513	3422	280	469	0	0	280	469	1380	1741	254	318	1414	2760	749	1296	180	179	0	0	1	323	1449	1	1	1	269	734	13100	18241	19629	23684	22443	29725	
Net Claims Paid	421	751	292	392	0	0	292	392	15664	21792	4975	5995	20659	27768	3396	6139	471	670	8	13	3872	6942	10	10	14	14	52	90	5082	5668	40410	20392	41504		
Add Claims Outstanding at the end of the year	6,106	4,106	1871	1871	2	2	1873	1873	16890	16890	332818	133518	349109	349708	8511	8511	2530	2530	197	197	11207	11207	457	457	110	110	812	812	3876	3876	38543	38543	371201	371201	
Less Claims Outstanding at the beginning of the year	4,811	3814	1,829	1829	2	2	1831	1829	17,200	11417	1,14,565	299124	333835	310494	6,877	594	2,630	2320	206	206	575	9709	806	476	430	117	96	829	142	1576	1,000	35053	33179	38079	338430
Net Incurred Claims	512	1844	142	420	0	0	142	420	15,044	21,766	23323	29661	34865	68934	7550	5645	380	690	-7	14	3432	10380	-4	60	7	10	31	250	1468	3300	40554	74246	43121	78229	
Claims Paid (Direct)																																			
- In India	2755	3943	572	861	0	0	572	861	20844	26885	5239	6303	20073	35388	4113	7405	638	638	7	13	4057	8364	10	10	13	13	320	817	18372	21880	40146	66215	52473	70889	
- Outside India	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Estimates of IBNR and IBNER at the end of the period (net)	421	421	277	277	2	2	279	279	4351	4351	2,21,444	2,21,444	2,28,395	2,28,395	4,771	4,771	1,392	1,392	142	142	6,305	6,305	78	78	41	41	288	288	2,732	2,732	2,35,700	2,35,700	2,36,460	2,36,460	
Estimates of IBNR and IBNER at the beginning of the period (net)	468	315	494	267	2	2	496	268	4362	2,840	1,05,749	1,91,915	2,08,911	1,94,776	5,038	5,214	1,377	1,207	142	142	6,757	4,541	101	64	45	32	231	188	11,233	11,702	2,28,298	2,11,299	2,29,234	2,13,993	

Note:
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