

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Other Miscellaneous		Total Miscellaneous		Grand Total	Grand Total
	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	For the Quarter Oct - Dec-21	Up to the quarter Dec-21		
Claims Paid (Direct)	2,801	7,434	981	1,620	-	-	981	1,620	21,820	28,148	9,808	21,405	31,628	28,212	7,299	28,410	668	1,207	16	21	8,654	28,033	86	28	16	20	987	1,509	77	3,323	41,328	1,14,234	65,117	1,23,829
Adj. -Re-insurance ceded to direct claims	-	950	-	1	-	-	-	1	-	-	-	-	-	-	-	18	182	-	-	-	16	167	-	-	-	5	224	-	51	21	445	204	1,285	
Net Claims Paid	2,801	6,484	981	1,621	-	-	981	1,621	21,820	28,148	9,808	21,405	31,628	28,212	7,299	28,428	686	1,189	16	21	8,670	28,200	86	28	16	205	992	1,487	77	3,374	41,532	1,15,519	66,402	1,25,114
Less Claims Outstanding at the beginning of the year	4,355	6,530	1,613	1,643	-	-	1,613	1,643	13,938	15,938	4,10,673	4,10,673	4,24,611	4,24,611	7,991	7,991	2,569	2,569	141	141	10,611	10,611	411	411	77	77	951	951	3,878	3,878	4,46,539	4,46,542	4,46,542	
Net Insured Claims	66	1,322	524	1,283	(2)	(2)	519	1,281	17,065	45,283	21,333	66,752	38,398	1,12,740	6,718	22,572	640	1,521	14	23	7,364	24,123	27	74	12	(11)	(37)	334	11	(13)	45,774	1,37,235	46,360	1,39,752
Claims Paid (Re-insured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adj. -Re-insurance ceded to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Claims Paid	473	473	281	281	0	0	281	281	3810	3810	27369	27369	27369	27369	4988	4988	1573	1573	140	140	6700	6700	85	85	27	27	230	230	3643	3643	28863	28863	28917	28917
Estimates of IBNR and IBNER at the end of the period (Cont.)	473	455	279	279	2	2	281	281	3742	4084	24658	24658	24607	24607	4894	4864	1420	1360	140	140	6454	6387	85	85	27	27	230	221	3643	4586	28077	25794	28155	25806

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 includes specific claims settlement cost but not expenses of management.
 c) The surveyor 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 certainty of its realization.
 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	Grand Total	
	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			
Claims Paid (Direct)	2,021	5,566	681	1,481	-	-	681	1,481	21,850	28,148	9,808	11,371	26,202	28,212	8,268	18,721	678	1,108	20	41	8,268	26,670	33	49	7	22	676	1,429	211	20,088	35,668	1,02,214	39,214	1,41,428	
Adj. -Re-insurance ceded to direct claims	-	864	-	1	-	-	-	1	-	-	-	-	-	-	-	18	182	-	-	-	16	167	-	-	-	5	224	-	51	21	445	204	1,285		
Net Claims Paid	2,021	4,702	681	1,482	-	-	681	1,482	21,850	28,148	9,808	11,371	26,202	28,212	8,286	18,903	678	1,108	20	41	8,284	26,837	33	49	7	27	681	1,434	211	20,139	35,873	1,03,500	40,459	1,42,913	
Less Claims Outstanding at the beginning of the year	4,127	4,127	1,548	1,548	2	2	1,550	1,550	15,728	15,728	3,56,367	3,56,367	3,66,094	3,66,094	7,944	7,944	2,713	2,713	142	142	10,819	10,819	456	456	128	128	856	856	4,799	3,813	3,813	3,813	3,813		
Net Insured Claims	608	2,452	202	668	-	-	202	668	15,133	42,403	22,323	62,638	37,488	1,04,832	5,999	15,140	603	1,403	70	70	6,592	16,660	28	28	24	51	116	372	2,788	(517)	47,637	1,21,081	47,884	1,24,182	
Claims Paid (Re-insured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adj. -Re-insurance ceded to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Claims Paid	463	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	79	79	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 end of the period (Cont.)	431	325	277	267	2	2	279	269	4,951	2,840	2,21,444	1,91,933	2,36,395	1,04,770	4,771	3,211	1,392	1,207	142	122	6,305	6,454	79	64	41	32	208	188	2,752	11,762	2,36,790	2,11,299	2,36,469	2,11,893	

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