



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-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		
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(AA)	(AB)	(AC)	(AD)	(AE)	(AF)	(AG)	
Claims Paid/Reported	1,001	7,426	503	4,920	-	-	503	4,920	31,533	58,138	8,225	33,102	37,625	43,321	7,099	32,810	668	1,107	13	12	8,225	38,811	65	36	16	56	101	1,420	10	5,321	41,321	1,18,324	25,137	1,43,461
Claims Paid/Reported to direct claims	139	921	111	810	-	-	111	810	15,100	26,138	1,225	11,225	12,453	14,225	2,425	11,225	35	107	1	1	1,225	12,453	1	6	2	11	21	124	1,421	10	4,721	35,174	10,225	45,399
Claims Paid/Reported to indirect claims	1,001	6,505	392	4,110	-	-	392	4,110	16,433	32,000	7,000	21,877	25,198	38,896	4,674	21,585	333	900	12	11	7,000	26,358	64	30	14	45	80	296	1,000	10	4,600	36,149	10,912	47,061
Net Claims Outstanding at the end of the year	3,390	3,390	1,833	1,833	-	-	1,833	1,833	13,938	13,938	4,537	4,537	4,24,811	7,861	7,861	2,369	2,369	140	141	10,611	10,611	411	411	77	77	951	951	3,878	3,878	4,46,539	4,46,539	4,46,539	4,46,539	
Net Incurred Claims	66	1,222	524	1,281	(1)	(1)	518	1,281	17,065	45,861	13,660	66,721	38,398	1,12,268	8,728	22,927	660	1,311	14	13	7,384	24,311	70	74	12	11	107	334	11	49,723	1,37,251	66,366	1,38,757	
Claims Paid/Reported	2,801	7,244	382	4,920	-	-	382	4,920	31,825	58,138	8,000	31,825	31,666	42,251	7,099	32,810	668	1,107	13	12	8,000	38,811	65	36	16	56	101	1,281	10	5,321	41,321	1,18,324	25,137	1,43,461
Estimate of IBNR and IBNER at the end of the period	411	411	281	281	1	1	281	281	3,140	3,140	737	27,900	27,900	4,633	4,633	1,571	1,571	140	140	6,000	6,000	40	40	27	27	120	120	363	363	38,700	38,700	28,011	28,011	
Estimate of IBNR and IBNER at the beginning of the period	411	411	279	279	2	2	281	281	3,142	3,142	739	27,931	27,931	4,635	4,635	1,573	1,573	140	140	6,002	6,002	40	40	27	27	120	120	363	363	38,702	38,702	28,013	28,013	

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 unearned fees, legal and other expenses shall also form part of claims cost, whenever 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/line/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		
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(AA)	(AB)	(AC)	(AD)	(AE)	(AF)	(AG)	
Claims Paid/Reported	2,001	5,826	389	4,088	-	-	389	4,088	31,554	58,078	8,000	31,554	36,554	42,225	7,099	32,810	668	1,107	13	12	8,000	38,811	65	36	16	56	101	1,420	10	5,321	41,321	1,18,324	25,137	1,43,461
Claims Paid/Reported to direct claims	139	921	111	810	-	-	111	810	15,100	26,138	1,225	11,225	12,453	14,225	2,425	11,225	35	107	1	1	1,225	12,453	1	6	2	11	21	124	1,421	10	4,721	35,174	10,225	45,399
Claims Paid/Reported to indirect claims	1,001	4,905	278	3,278	-	-	278	3,278	16,454	31,940	6,775	20,329	24,102	37,800	4,674	21,585	333	900	12	11	6,774	26,358	64	30	14	45	80	296	1,000	10	4,600	36,149	10,912	47,061
Net Claims Outstanding at the end of the year	4,221	4,221	1,994	1,994	2	2	1,996	1,996	15,326	15,326	5,000	15,326	15,326	15,326	5,000	5,000	2,369	2,369	140	141	10,611	10,611	411	411	77	77	951	951	3,878	3,878	4,46,539	4,46,539	4,46,539	4,46,539
Net Incurred Claims	66	1,222	524	1,281	(1)	(1)	518	1,281	17,065	45,861	13,660	66,721	38,398	1,12,268	8,728	22,927	660	1,311	14	13	7,384	24,311	70	74	12	11	107	334	11	49,723	1,37,251	66,366	1,38,757	
Claims Paid/Reported	2,001	5,826	382	4,088	-	-	382	4,088	31,825	58,138	8,000	31,825	31,666	42,251	7,099	32,810	668	1,107	13	12	8,000	38,811	65	36	16	56	101	1,281	10	5,321	41,321	1,18,324	25,137	1,43,461
Estimate of IBNR and IBNER at the end of the period	411	411	281	281	1	1	281	281	3,140	3,140	737	27,900	27,900	4,633	4,633	1,571	1,571	140	140	6,000	6,000	40	40	27	27	120	120	363	363	38,700	38,700	28,011	28,011	
Estimate of IBNR and IBNER at the beginning of the period	411	411	279	279	2	2	281	281	3,142	3,142	739	27,931	27,931	4,635	4,635	1,573	1,573	140	140	6,002	6,002	40	40	27	27	120	120	363	363	38,702	38,702	28,013	28,013	

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