



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 Sep.23	Up to the quarter Sep.23	For the Quarter Sep.23	Up to the quarter Sep.23	For the Quarter Sep.23	Up to the quarter Sep.23	For the Quarter Sep.23	Up to the quarter Sep.23	For the Quarter Sep.23	Up to the quarter Sep.23	For the Quarter Sep.23	Up to the quarter Sep.23	For the Quarter Sep.23	Up to the quarter Sep.23	For the Quarter Sep.23	Up to the quarter Sep.23	For the Quarter Sep.23	Up to the quarter Sep.23	For the Quarter Sep.23	Up to the quarter Sep.23	For the Quarter Sep.23	Up to the quarter Sep.23	For the Quarter Sep.23	Up to the quarter Sep.23	For the Quarter Sep.23	Up to the quarter Sep.23	For the Quarter Sep.23	Up to the quarter Sep.23	For the Quarter Sep.23	Up to the quarter Sep.23	For the Quarter Sep.23	Up to the quarter Sep.23			
Claims Paid (Direct)	1,280	2,550	729	1,814	-	-	729	1,814	22,128	45,139	18,186	25,839	36,114	65,491	18,981	18,986	466	1,064	7	6	11,448	20,551	48	31	4	4	886	1,811	14	1,238	48,762	88,247	36,971	39,181	
Net Re-insurance received to direct claims	369	1,620	870	8	-	-	870	8	-	-	-	-	-	-	-	-	823	3,291	-	-	853	3,291	-	-	-	-	-	-	-	-	-	-	-	-	
Net Re-insurance received to sub-segment	1,559	3,922	1,159	798	-	-	1,159	798	1,520	3,243	1,485	17,139	3,612	10,765	1,882	17,919	569	1,265	6	6	10,595	18,260	48	31	4	4	886	1,811	14	1,238	48,762	88,247	36,971	39,181	
Net Claims Paid	251	958	139	798	-	-	139	798	15,608	11,896	16,701	20,822	32,502	54,726	17,104	17,104	2,427	2,333	1	0	2,853	17,291	42	31	4	4	0	0	0	0	0	0	0	0	0
Net Claims Outstanding at the end of the year	5,800	5,800	1,020	1,800	-	-	1,020	1,800	11,020	11,020	4,74,450	4,74,450	4,82,463	4,82,463	7,633	7,633	2,428	2,428	136	136	18,403	18,403	423	232	100	100	1,251	1,251	303	303	4,80,910	4,80,910	5,40,239	5,40,239	
Net Claims Outstanding at the beginning of the year	4,591	2,790	1,247	1,800	-	-	1,247	1,800	11,800	9,796	5,56,951	4,74,300	4,76,214	4,76,214	8,000	8,000	2,411	2,411	136	136	18,411	18,411	480	303	100	100	1,181	1,181	303	303	4,79,219	4,79,219	4,80,811	4,80,811	
Net Incurred Claims	5,126	2,638	889	5,139	-	-	889	5,139	16,628	20,796	26,479	55,883	42,526	65,569	9,445	18,396	628	1,431	6	6	12,301	19,788	125	35	11	21	261	446	4	18	52,685	5,84,856	54,714	1,08,655	
Claims Paid (Direct)	1,280	2,550	729	1,814	-	-	729	1,814	22,128	45,139	18,186	25,839	36,114	65,491	18,986	18,986	466	1,064	7	6	11,448	20,551	48	31	4	4	886	1,811	14	1,238	48,762	88,247	36,971	39,181	
Claims Paid (Sub-seg)	1,559	3,922	1,159	798	-	-	1,159	798	1,520	3,243	1,485	17,139	3,612	10,765	1,882	17,919	569	1,265	6	6	10,595	18,260	48	31	4	4	886	1,811	14	1,238	48,762	88,247	36,971	39,181	
Estimate of IBNR and IBNER at the end of the year (Direct)	477	477	464	464	-	-	464	464	3,719	3,719	3,113,833	3,113,833	3,117,571	3,117,571	4,181	4,181	1,433	1,433	136	136	5,742	5,742	111	111	56	56	230	230	191	191	3,23,361	3,23,361	3,24,844	3,24,844	
Estimate of IBNR and IBNER at the beginning of the year (Direct)	477	477	464	464	-	-	464	464	3,719	3,719	3,077,111	2,96,846	3,10,820	3,10,263	4,156	4,156	1,433	1,433	136	136	5,697	5,570	111	111	56	56	230	230	191	191	3,17,115	3,08,879	3,18,256	3,18,627	

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 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 Sep.22	Up to the quarter Sep.22	For the Quarter Sep.22	Up to the quarter Sep.22	For the Quarter Sep.22	Up to the quarter Sep.22	For the Quarter Sep.22	Up to the quarter Sep.22	For the Quarter Sep.22	Up to the quarter Sep.22	For the Quarter Sep.22	Up to the quarter Sep.22	For the Quarter Sep.22	Up to the quarter Sep.22	For the Quarter Sep.22	Up to the quarter Sep.22	For the Quarter Sep.22	Up to the quarter Sep.22	For the Quarter Sep.22	Up to the quarter Sep.22	For the Quarter Sep.22	Up to the quarter Sep.22	For the Quarter Sep.22	Up to the quarter Sep.22	For the Quarter Sep.22	Up to the quarter Sep.22	For the Quarter Sep.22	Up to the quarter Sep.22	For the Quarter Sep.22	Up to the quarter Sep.22	For the Quarter Sep.22	Up to the quarter Sep.22		
Claims Paid (Direct)	1,028	2,411	727	1,800	-	-	727	1,800	13,246	27,201	18,114	26,959	37,341	65,766	20,889	18,218	465	1,052	7	6	7,629	13,769	27	26	4	11	411	859	18	1,628	47,605	69,138	47,489	69,138
Net Re-insurance received to direct claims	362	621	-	-	-	-	-	-	1,778	4,778	-	-	-	-	-	-	1,111	371	-	-	1,012	371	-	-	-	-	-	-	-	-	-	-	-	-
Net Re-insurance received to sub-segment	1,028	2,411	727	1,800	-	-	727	1,800	11,468	22,423	18,114	26,959	37,341	65,766	20,889	18,218	465	1,052	7	6	6,617	13,398	27	26	4	11	411	859	18	1,628	47,605	69,138	47,489	69,138
Net Claims Paid	362	792	727	798	-	-	727	798	11,468	22,423	16,400	26,959	37,341	65,766	19,200	18,200	465	1,052	6	6	6,617	13,397	26	26	4	11	411	859	18	1,628	47,605	69,138	47,489	69,138
Net Claims Outstanding at the end of the year	3,441	3,441	1,899	1,800	-	-	1,899	1,800	12,327	12,327	4,23,270	4,23,270	4,44,577	4,44,577	5,342	5,342	2,479	2,479	187	187	11,271	11,271	469	469	109	109	1,263	1,263	3,872	3,872	4,03,233	4,03,233	4,07,232	4,07,232
Net Claims Outstanding at the beginning of the year	2,285	2,295	1,007	1,007	-	-	1,007	1,007	12,330	10,610	4,23,000	4,13,533	4,37,309	4,34,141	5,737	7,010	2,375	2,353	136	135	9,074	9,997	400	375	109	109	1,103	933	1,000	1,000	4,03,203	4,30,767	4,30,767	4,31,104
Net Incurred Claims	956	1,144	588	888	-	-	588	888	16,345	35,814	31,799	45,989	38,343	77,816	8,189	14,737	536	1,076	27	26	8,227	18,845	181	148	23	125	381	688	4	85	47,393	94,389	46,838	94,389
Claims Paid (Direct)	1,028	2,411	727	1,800	-	-	727	1,800	13,246	27,201	18,114	26,959	37,341	65,766	20,889	18,218	465	1,052	7	6	7,629	13,769	27	26	4	11	411	859	18	1,628	47,605	69,138	47,489	69,138
Claims Paid (Sub-seg)	1,028	2,411	727	798	-	-	727	798	11,468	22,423	18,114	26,959	37,341	65,766	20,889	18,218	465	1,052	6	6	6,617	13,398	27	26	4	11	411	859	18	1,628	47,605	69,138	47,489	69,138
Estimate of IBNR and IBNER at the end of the year (Direct)	477	477	381	381	-	-	381	381	1,476	1,476	2,081,051	2,081,051	2,083,221	2,083,221	4,746	4,746	1,474	1,474	136	136	5,346	5,346	76	76	39	39	230	230	1,044	1,044	3,03,861	1,03,861	3,04,420	1,04,420
Estimate of IBNR and IBNER at the beginning of the year (Direct)	477	477	381	381	-	-	381	381	1,476	1,476	2,081,051	2,081,051	2,083,221	2,083,221	4,746	4,746	1,474	1,474	136	136	5,346	5,346	76	76	39	39	230	230	1,044	1,044	3,03,861	1,03,861	3,04,420	1,04,420

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