

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 Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22
Claims Paid (Direct)	2,722	5,253	594	1,908	-	-	594	1,908	20,295	61,434	13,890	37,210	34,185	98,644	11,011	30,507	680	1,726	48	58	11,740	32,291	22	113	8	17	219	1,830	64	1,603	46,239	1,34,496	49,555	1,41,656
Add -Re-insurance accepted to direct claims	392	1,421	-	0	-	-	0	-	-	-	-	-	-	-	-	857	2,251	-	-	-	857	2,251	-	-	-	15	149	-	-	872	2,400	1,264	3,822	
Less -Re-insurance Ceded to claims paid	2,445	5,436	266	875	-	-	266	875	5,197	14,879	671	1,854	5,870	16,733	822	2,993	861	2,122	2	2	1,685	4,717	1	5	0	1	195	1,610	51	1,180	7,801	24,246	10,512	30,557
Net Claim Paid	669	1,237	328	1,033	-	-	328	1,033	15,098	46,555	13,217	35,357	28,315	81,911	10,189	27,914	677	1,855	47	55	10,913	29,824	21	108	8	16	39	369	13	472	39,310	1,12,850	40,306	1,14,920
Add Claims Outstanding at the end of the year	6,559	6,559	2,421	2,421	-	-	2,421	2,421	12,160	12,160	4,85,213	4,85,213	4,97,373	4,97,373	8,216	8,216	2,529	2,529	150	150	10,895	10,895	484	484	118	118	1,300	1,300	390	390	5,10,559	5,10,559	5,19,539	5,19,539
Less Claims Outstanding at the beginning of the year	5,800	3,730	1,929	1,495	-	-	1,929	1,495	11,031	9,782	4,71,430	4,41,706	4,82,461	4,51,489	7,631	6,960	2,636	2,393	136	175	10,403	9,528	423	474	100	87	1,251	1,135	393	782	4,95,031	4,63,495	5,02,759	4,68,720
Net Incurred Claims	1,428	4,066	820	1,958	-	-	820	1,958	16,227	48,932	27,000	78,863	43,227	1,27,996	10,775	29,170	569	1,991	61	30	11,405	31,191	83	118	26	47	88	534	10	29	54,838	1,59,714	57,086	1,65,739
Claims Paid (Direct)	2,722	5,253	594	1,908	-	-	594	1,908	20,295	61,434	13,890	37,210	34,185	98,644	11,011	30,507	680	1,726	48	58	11,740	32,291	22	113	8	17	219	1,830	64	1,603	46,239	1,34,496	49,555	1,41,656
-In India	2,722	5,253	594	1,908	-	-	594	1,908	20,295	61,434	13,890	37,210	34,185	98,644	11,011	30,507	680	1,726	48	58	11,740	32,291	22	113	8	17	219	1,830	64	1,603	46,239	1,34,496	49,555	1,41,656
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the year (net)	479	479	464	464	-	-	464	464	3,719	3,719	3,25,714	3,25,714	3,29,432	3,29,432	4,292	4,292	1,449	1,449	126	126	5,866	5,866	111	111	56	56	230	230	191	191	3,35,887	3,35,887	3,36,830	3,36,830
Estimates of IBNR and IBNER at the beginning of the period/year (net)	479	477	464	464	-	-	464	464	3,719	3,719	3,13,883	2,98,645	3,17,571	3,02,363	4,181	4,098	1,435	1,347	126	128	5,742	5,570	111	111	56	56	230	230	191	549	3,23,901	3,08,879	3,24,844	3,09,820

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 contribute 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 Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22
Claims Paid (Direct)	1,319	3,769	1,059	2,409	-	-	1,059	2,409	20,990	63,191	18,302	44,696	39,291	1,07,887	9,834	24,105	573	1,637	2	23	10,409	25,765	62	103	16	32	783	1,586	64	190	50,625	1,35,562	53,003	1,41,740
Add -Re-insurance accepted to direct claims	123	746	-	0	-	-	0	-	-	-	-	-	-	-	-	673	1,248	-	-	-	673	1,248	-	-	-	5	55	-	-	678	1,304	801	2,049	
Less -Re-insurance Ceded to claims paid	1,129	3,470	554	1,179	-	-	554	1,179	4,974	15,159	933	2,281	5,908	17,440	1,047	2,713	572	1,238	0	1	1,619	3,952	3	5	1	712	1,473	46	136	8,288	23,007	9,971	27,656	
Net Claim Paid	312	1,045	505	1,230	-	-	505	1,230	16,015	48,032	17,368	42,414	33,383	90,447	8,787	21,392	675	1,647	2	22	9,464	23,061	59	98	15	31	76	168	18	54	43,016	1,13,858	43,833	1,16,133
Add Claims Outstanding at the end of the year	3,331	3,331	1,605	1,605	-	-	1,605	1,605	11,824	11,824	4,38,118	4,38,118	4,49,942	4,49,942	8,421	8,421	2,395	2,395	145	145	10,962	10,962	473	473	176	176	1,251	1,251	3,949	3,949	4,66,752	4,66,752	4,71,688	4,71,688
Less Claims Outstanding at the beginning of the year	2,441	2,979	1,849	1,629	-	-	1,849	1,629	12,527	10,610	4,13,533	4,44,597	4,24,144	9,142	7,010	2,459	2,353	145	135	11,747	9,499	484	375	169	60	1,363	855	3,872	3,852	4,62,232	4,38,785	4,67,522	4,43,394	
Net Incurred Claims	202	1,396	261	1,207	-	-	261	1,207	15,312	49,246	23,416	66,999	38,728	1,16,245	8,066	22,803	611	1,689	3	32	8,679	24,524	48	196	22	147	(38)	563	95	150	47,536	1,41,825	48,000	1,44,428
Claims Paid (Direct)	1,319	3,769	1,059	2,409	-	-	1,059	2,409	20,990	63,191	18,302	44,696	39,291	1,07,887	9,834	24,105	573	1,637	2	23	10,409	25,765	62	103	16	32	783	1,586	64	190	50,625	1,35,562	53,003	1,41,740
-In India	1,319	3,769	1,059	2,409	-	-	1,059	2,409	20,990	63,191	18,302	44,696	39,291	1,07,887	9,834	24,105	573	1,637	2	23	10,409	25,765	62	103	16	32	783	1,586	64	190	50,625	1,35,562	53,003	1,41,740
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Estimates of IBNR and IBNER at the end of the year (net)	477	477	282	282	-	-	282	282	3,476	3,476	2,96,259	2,96,259	2,99,735	2,99,735	4,643	4,643	1,352	1,352	126	126	6,121	6,121	76	76	39	39	230	230	3,643	3,643	3,09,844	3,09,844	3,10,603	3,10,603
Estimates of IBNR and IBNER at the beginning of the period/year (net)	477	477	282	282	-	-	282	282	3,476	3,476	2,90,051	2,80,373	2,93,527	2,84,204	4,746	4,923	1,474	1,546	126	126	6,346	6,594	76	76	39									