



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 Jun-23	Up to the quarter Jun-23	For the quarter Jun-23	Up to the quarter Jun-23	For the quarter Jun-23	Up to the quarter Jun-23	For the quarter Jun-23	Up to the quarter Jun-23	For the quarter Jun-23	Up to the quarter Jun-23	For the quarter Jun-23	Up to the quarter Jun-23	For the quarter Jun-23	Up to the quarter Jun-23	For the quarter Jun-23	Up to the quarter Jun-23	For the quarter Jun-23	Up to the quarter Jun-23	For the quarter Jun-23	Up to the quarter Jun-23	For the quarter Jun-23	Up to the quarter Jun-23	For the quarter Jun-23	Up to the quarter Jun-23	For the quarter Jun-23	Up to the quarter Jun-23	For the quarter Jun-23	Up to the quarter Jun-23	For the quarter Jun-23	Up to the quarter Jun-23	For the quarter Jun-23	Up to the quarter Jun-23				
	For the quarter Jun-23	Up to the quarter Jun-23	For the quarter Jun-23	Up to the quarter Jun-23	For the quarter Jun-23	Up to the quarter Jun-23	For the quarter Jun-23	Up to the quarter Jun-23	For the quarter Jun-23	Up to the quarter Jun-23	For the quarter Jun-23	Up to the quarter Jun-23	For the quarter Jun-23	Up to the quarter Jun-23	For the quarter Jun-23	Up to the quarter Jun-23	For the quarter Jun-23	Up to the quarter Jun-23	For the quarter Jun-23	Up to the quarter Jun-23	For the quarter Jun-23	Up to the quarter Jun-23	For the quarter Jun-23	Up to the quarter Jun-23	For the quarter Jun-23	Up to the quarter Jun-23	For the quarter Jun-23	Up to the quarter Jun-23	For the quarter Jun-23	Up to the quarter Jun-23	For the quarter Jun-23	Up to the quarter Jun-23				
Claims Paid (Direct)	1,230	1,230	585	585	-	-	585	585	19,013	19,013	9,132	9,132	28,145	28,145	8,533	8,533	561	561	7	7	9,101	9,101	46	46	4	4	712	712	1,486	1,486	39,495	39,495	41,330	41,330		
Add - Re-insurance accepted to direct claims	430	430	97	97	-	-	97	97	-	-	-	-	-	-	-	-	559	559	-	-	559	559	-	-	-	-	-	-	81	81	640	640	1,407	1,407		
Less - Re-insurance Ceded to claims paid	1,642	1,642	336	336	-	-	336	336	14,938	14,938	4,493	4,493	493	493	4,951	4,951	691	691	595	595	0	0	1,296	1,296	2	2	0	0	597	597	1,096	1,096	7,911	7,912	9,310	9,310
Net Claim Paid	277	277	346	346	-	-	346	346	14,938	14,938	6,639	6,639	23,195	23,195	7,982	7,982	529	529	7	7	6,375	6,375	46	46	3	3	597	597	390	390	32,283	32,283	32,827	32,827		
Add Claims Outstanding at the end of the year	4,971	4,971	1,429	1,429	-	-	1,429	1,429	13,963	13,963	4,58,494	4,58,494	4,70,214	4,70,214	6,052	6,052	2,423	2,423	139	139	10,921	10,921	480	480	93	93	1,248	1,248	492	492	4,82,241	4,82,241	4,86,953	4,86,953		
Less Claims Outstanding at the beginning of the year	3,720	3,720	1,095	1,095	-	-	1,095	1,095	5,761	5,761	4,41,795	4,41,795	4,51,499	4,51,499	6,065	6,065	2,361	2,361	135	135	9,528	9,528	474	474	87	87	1,235	1,235	382	382	4,43,495	4,43,495	4,46,720	4,46,720		
Net Incurred Claims	1,469	1,469	480	480	-	-	480	480	16,036	16,036	25,384	25,384	42,020	42,020	8,945	8,945	743	743	10	10	9,657	9,657	50	50	10	10	245	245	10	10	51,991	51,991	53,949	53,949		
Claims Paid (Direct)																																				
In India	1,230	1,230	585	585	-	-	585	585	19,013	19,013	9,132	9,132	28,145	28,145	8,533	8,533	561	561	7	7	9,101	9,101	46	46	4	4	712	712	1,486	1,486	39,495	39,495	41,330	41,330		
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Estimates of IBNR and IBNER at the end of the year (net)	477	477	464	464	-	-	464	464	3,719	3,719	3,071,111	3,071,111	3,110,836	3,110,836	4,156	4,156	1,494	1,494	120	120	5,697	5,697	111	111	56	56	230	230	191	191	3,17,115	3,17,115	3,18,056	3,18,056		
Estimates of IBNR and IBNER at the beginning of the period/year (net)	477	477	464	464	-	-	464	464	3,719	3,719	2,98,648	2,98,648	3,02,361	3,02,361	4,068	4,068	1,347	1,347	120	120	5,576	5,576	111	111	56	56	230	230	191	191	3,08,679	3,08,679	3,09,819	3,09,819		

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	
	For the quarter Jun-24	Up to the quarter Jun-24	For the quarter Jun-24	Up to the quarter Jun-24	For the quarter Jun-24	Up to the quarter Jun-24	For the quarter Jun-24	Up to the quarter Jun-24	For the quarter Jun-24	Up to the quarter Jun-24	For the quarter Jun-24	Up to the quarter Jun-24	For the quarter Jun-24	Up to the quarter Jun-24	For the quarter Jun-24	Up to the quarter Jun-24	For the quarter Jun-24	Up to the quarter Jun-24	For the quarter Jun-24	Up to the quarter Jun-24	For the quarter Jun-24	Up to the quarter Jun-24	For the quarter Jun-24	Up to the quarter Jun-24	For the quarter Jun-24	Up to the quarter Jun-24	For the quarter Jun-24	Up to the quarter Jun-24	For the quarter Jun-24	Up to the quarter Jun-24	For the quarter Jun-24	Up to the quarter Jun-24		
	For the quarter Jun-24	Up to the quarter Jun-24	For the quarter Jun-24	Up to the quarter Jun-24	For the quarter Jun-24	Up to the quarter Jun-24	For the quarter Jun-24	Up to the quarter Jun-24	For the quarter Jun-24	Up to the quarter Jun-24	For the quarter Jun-24	Up to the quarter Jun-24	For the quarter Jun-24	Up to the quarter Jun-24	For the quarter Jun-24	Up to the quarter Jun-24	For the quarter Jun-24	Up to the quarter Jun-24	For the quarter Jun-24	Up to the quarter Jun-24	For the quarter Jun-24	Up to the quarter Jun-24	For the quarter Jun-24	Up to the quarter Jun-24	For the quarter Jun-24	Up to the quarter Jun-24	For the quarter Jun-24	Up to the quarter Jun-24	For the quarter Jun-24	Up to the quarter Jun-24	For the quarter Jun-24	Up to the quarter Jun-24		
Claims Paid (Direct)	1,430	1,430	697	697	-	-	697	697	19,996	19,996	11,079	11,079	31,075	31,075	7,382	7,382	462	462	18	18	7,861	7,861	13	13	13	13	331	331	37	37	39,330	39,330	41,457	41,457
Add - Re-insurance accepted to direct claims	255	256	0	0	-	-	0	0	-	-	-	-	-	-	-	-	483	483	-	-	483	483	-	-	-	-	-	-	16	16	699	699	735	735
Less - Re-insurance Ceded to claims paid	1,176	1,176	399	399	-	-	399	399	4,966	4,966	562	562	5,527	5,527	6,917	6,917	493	493	1	1	4,461	4,461	1	1	4	4	1	1	287	287	2,246	2,246	4,959	4,959
Net Claim Paid	379	379	398	398	-	-	398	398	15,030	15,030	10,517	10,517	25,547	25,547	6,465	6,465	351	351	17	17	6,942	6,942	13	13	12	12	44	44	10	10	32,599	32,599	33,937	33,937
Add Claims Outstanding at the end of the year	2,845	2,845	1,609	1,609	-	-	1,609	1,609	12,070	12,070	4,24,800	4,24,800	4,37,769	4,37,769	7,173	7,173	2,375	2,375	126	126	9,671	9,674	499	499	149	149	1,310	1,310	3,892	3,892	4,52,213	4,52,213	4,57,667	4,57,667
Less Claims Outstanding at the beginning of the year	2,279	2,279	1,629	1,629	-	-	1,629	1,629	10,610	10,610	4,13,533	4,13,533	4,24,144	4,24,144	7,010	7,010	2,361	2,353	135	135	9,499	9,499	375	375	60	60	891	891	3,852	3,810	4,38,795	4,38,795	4,43,394	4,43,394
Net Incurred Claims	356	356	378	378	-	-	378	378	17,399	17,399	23,793	23,793	38,173	38,173	6,968	6,968	342	342	8	8	7,118	7,118	49	49	891	891	161	161	498	498	46,987	46,987	47,491	47,491
Claims Paid (Direct)																																		
In India	1,430	1,430	697	697	-	-	697	697	19,996	19,996	11,079	11,079	31,075	31,075	7,382	7,382	462	462	18	18	7,861	7,861	13	13	13	13	331	331	37	37	39,330	39,330	41,457	41,457
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the year (net)	477	477	282	282	-	-	282	282	3,474	3,474	2,81,393	2,81,393	2,86,869	2,86,869	4,940	4,940	1,459	1,458	120	120	6,224	6,224	76	76	39	39	230	230	1,943	1,943	2,97,260	2,97,260	2,97,839	2,97,839
Estimates of IBNR and IBNER at the beginning of the period/year (net)	477	477	282	282	-	-	282	282	3,430	3,430	2,80,373	2,80,373	2,84,204	2,84,204	4,923	4,923	1,546	1,546	120	120	6,594	6,594	76	76	39	39	230	230	1,943	1,943	2,94,786	2,94,786	2,95,545	2,95,545

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