

(₹ '000)

For The Quarter Ended December 31, 2020	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For The Quarter Ended December 31, 2020	
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Crop	Others	Total	Grand Total
Direct claims	97,990	27,997	-	9,86,845	1,43,999	77	3,42,881	5,81,298	-	3,191	-	-	1,00,065	26,907	21,85,263	23,11,250
Add Claims Outstanding at the end of the year *	(27,335)	(3,268)	1,758	1,89,029	6,71,009	2,387	89,693	1,44,585	5,964	(791)	-	-	6,79,419	43,407	18,24,702	17,95,857
Less Claims Outstanding at the beginning of the year *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Incurred Claims	70,655	24,729	1,758	11,75,874	8,15,008	2,464	4,32,574	7,25,883	5,964	2,400	-	-	7,79,484	70,314	40,09,965	41,07,107
Add :Re-insurance accepted to direct claims	187	-	-	-	-	-	-	-	-	-	-	-	-	-	-	187
Less :Re-insurance Ceded to claims paid	54,952	16,797	-	49,372	8,644	4	47,423	29,087	-	2,613	-	-	77,656	7,345	2,22,144	2,93,893
Total Claims Incurred	15,890	7,932	1,758	11,26,502	8,06,364	2,460	3,85,151	6,96,796	5,964	(213)	-	-	7,01,828	62,969	37,87,821	38,13,401

* In accordance with the Format Claim outstanding is furnished on Net basis

(₹ '000)

Up to The Quarter Ended December 31, 2020	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up to The Quarter Ended December 31, 2020	
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Crop	Others	Total	Grand Total
Direct claims	4,65,277	52,011	-	22,37,032	4,09,301	323	4,18,526	11,60,131	-	11,884	-	-	13,04,138	1,04,604	56,45,939	61,63,227
Add Claims Outstanding at the end of the year *	5,55,255	25,524	3,018	11,35,636	1,16,47,680	20,756	9,62,727	5,56,197	8,859	58,613	-	-	16,33,235	3,24,814	1,63,48,517	1,69,32,314
Less Claims Outstanding at the beginning of the year *	3,66,796	23,302	19	5,73,632	93,00,971	17,277	4,76,279	1,83,704	2,781	43,219	-	-	8,69,827	2,26,714	1,16,94,404	1,20,84,521
Gross Incurred Claims	6,53,736	54,233	2,999	27,99,036	27,56,010	3,802	9,04,974	15,32,624	6,078	27,278	-	-	20,67,546	2,02,704	1,03,00,052	1,10,11,020
Add :Re-insurance accepted to direct claims	190	-	-	-	-	-	-	-	-	17	-	-	-	-	17	207
Less :Re-insurance Ceded to claims paid	3,11,407	34,984	-	1,13,846	22,125	17	59,699	58,172	-	4,626	-	-	10,16,833	38,177	13,13,495	16,59,886
Total Claims Incurred	3,42,519	19,249	2,999	26,85,190	27,33,885	3,785	8,45,275	14,74,452	6,078	22,669	-	-	10,50,713	1,64,527	89,86,574	93,51,341

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(₹ '000)

For The Quarter Ended December 31, 2019	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												For The Quarter Ended December 31, 2019
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Crop	Others	Total	Grand Total
Direct claims	75,977	8,496	-	8,38,540	3,04,231	886	45,980	3,32,371	51	1,519	-	-	16,62,914	37,639	32,24,131	33,08,604
Add Claims Outstanding at the end of the year *	25,507	3,298	(1)	58,200	5,95,085	(2,514)	66,676	10,246	(703)	52,787	-	-	11,45,156	(2,311)	19,22,622	19,51,426
Less Claims Outstanding at the beginning of the year *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Incurred Claims	1,01,484	11,794	(1)	8,96,740	8,99,316	(1,628)	1,12,656	3,42,617	(652)	54,306	-	-	28,08,070	35,328	51,46,753	52,60,030
Add :Re-insurance accepted to direct claims	3	-	-	-	-	-	-	-	-	10	-	-	-	-	10	13
Less :Re-insurance Ceded to claims paid	46,955	3,003	-	45,271	17,387	44	10,663	92,351	3	1,017	-	-	12,96,888	8,250	14,71,874	15,21,832
Total Claims Incurred	54,532	8,791	(1)	8,51,469	8,81,929	(1,672)	1,01,993	2,50,266	(655)	53,299	-	-	15,11,182	27,078	36,74,889	37,38,211

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(₹ '000)

Up to The Quarter Ended December 31, 2019	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												Up to The Quarter Ended December 31, 2019
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Crop	Others	Total	Grand Total
Direct claims	2,16,620	43,514	319	21,99,312	7,22,164	1,837	2,04,731	9,02,588	51	9,532	-	-	47,67,896	1,38,769	89,46,880	92,07,333
Add Claims Outstanding at the end of the year *	4,52,316	36,807	31	5,69,733	85,42,688	14,866	3,23,035	1,89,889	2,009	1,00,816	-	-	18,41,494	2,61,627	1,18,46,157	1,23,35,311
Less Claims Outstanding at the beginning of the year *	3,20,605	24,432	27	4,07,518	67,64,302	15,115	2,05,908	1,36,194	2,428	67,958	-	-	12,10,328	2,12,284	90,22,035	93,67,099
Gross Incurred Claims	3,48,331	55,889	323	23,61,527	25,00,550	1,588	3,21,858	9,56,283	(368)	42,390	-	-	53,99,062	1,88,112	1,17,71,002	1,21,75,545
Add :Re-insurance accepted to direct claims	35	-	-	-	-	-	-	-	-	27	-	-	-	-	27	62
Less :Re-insurance Ceded to claims paid	89,086	22,546	317	1,34,146	44,997	92	44,505	1,21,008	3	7,132	-	-	36,72,292	34,903	40,59,078	41,71,027
Total Claims Incurred	2,59,280	33,343	6	22,27,381	24,55,553	1,496	2,77,353	8,35,275	(371)	35,285	-	-	17,26,770	1,53,209	77,11,951	80,04,580

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Notes:

- Included But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.
- Claims includes specific claims settlement cost but not expenses of management
- The surveyor fees, legal and other expenses shall also form part of claims cost.
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.