

Particulars	Miscellaneous																																										
	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Expenses		Total Health		Miscellaneous		Public/ Product Liability		Construction		Aviation		Crop Insurance		Other Insurance (1)		Other Miscellaneous		Total Miscellaneous		Grand Total	Grand Total			
	For the Quarter	up to the Quarter	For the Quarter	up to the Quarter	For the Quarter	up to the Quarter	For the Quarter	up to the Quarter	For the Quarter	up to the Quarter	For the Quarter	up to the Quarter	For the Quarter	up to the Quarter	For the Quarter	up to the Quarter	For the Quarter	up to the Quarter	For the Quarter	up to the Quarter	For the Quarter	up to the Quarter	For the Quarter	up to the Quarter	For the Quarter	up to the Quarter	For the Quarter	up to the Quarter	For the Quarter	up to the Quarter	For the Quarter	up to the Quarter	For the Quarter	up to the Quarter	For the Quarter	up to the Quarter	For the Quarter	up to the Quarter	For the Quarter	up to the Quarter			
Gross Direct Premium	3,076	17,463	532	1,453	685	2,043	1,234	3,498	22,715	48,777	22,574	39,292	43,889	88,069	4,054	20,606	6,425	27,038	1	1	10,480	47,705	11	61	240	642	312	852	-	-	34,052	90,301	21	113	827	2,451	89,811	2,35,740	94,704	2,51,706			
Add: Premium on reinsurance accepted (a)	380	303	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	31	189	424
Less: Premium on reinsurance ceded (a)	2,497	13,237	486	1,121	679	2,037	1,235	3,148	1,290	11,142	10,520	18,100	11,811	29,242	209	1,053	886	17,784	3	8	1,288	18,845	1	3	41	236	356	850	-	-	26,284	72,849	20	110	283	1,078	39,082	1,23,221	43,613	1,38,626			
Net Written Premium	1,360	4,529	67	324	5	16	72	350	20,423	37,635	11,624	21,192	32,078	58,827	3,845	19,553	5,539	9,254	(2)	(7)	9,202	28,860	11	58	198	406	(15)	(27)	-	-	7,769	18,053	1	3	564	1,375	49,568	1,07,556	51,602	1,12,504			
Add: Opening balance of LPR	10,887	10,419	208	169	28	32	234	202	25,852	21,144	17,074	16,878	42,946	38,023	13,408	9,756	3,075	1,817	0	2	16,443	11,575	44	59	192	95	80	78	-	-	6,940	1,413	3	6	2,114	2,837	68,255	54,061	78,346	64,762			
Less: Closing balance of LPR	(10,790)	(10,796)	(189)	(180)	(21)	(23)	(192)	(192)	(13,571)	(13,571)	(20,148)	(19,718)	(13,718)	(10,010)	(10,010)	(4,976)	(4,976)	(0)	(0)	(13,995)	(10,900)	(31)	(21)	(240)	(240)	(25)	(20)	-	-	(1,285)	(1,285)	(2)	(2)	(1,988)	(1,988)	(72,294)	(72,294)	(83,443)	(82,042)				
Net Earned Premium	1,549	4,262	106	313	6	35	114	309	32,557	35,288	8,550	17,952	21,286	48,116	6,333	18,379	3,639	6,116	(2)	(5)	9,999	24,529	20	68	126	237	(15)	(18)	-	-	14,061	19,346	3	7	681	3,241	48,129	89,504	47,704	94,563			
Gross Direct Premium																																											
- In India	3,076	17,463	532	1,453	685	2,043	1,234	3,498	22,715	48,777	22,574	39,292	43,889	88,069	4,054	20,606	6,425	27,038	1	1	10,480	47,705	11	61	240	642	312	852	-	-	34,052	90,301	21	113	827	2,451	89,811	2,35,740	94,704	2,51,706			
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

(a) Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commissions, under the head of reinsurance premiums.
 (b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium.

Particulars	Miscellaneous																																										
	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Expenses		Total Health		Miscellaneous		Public/ Product Liability		Construction		Aviation		Crop Insurance		Other Insurance (1)		Other Miscellaneous		Total Miscellaneous		Grand Total	Grand Total			
	For the Quarter	up to the Quarter	For the Quarter	up to the Quarter	For the Quarter	up to the Quarter	For the Quarter	up to the Quarter	For the Quarter	up to the Quarter	For the Quarter	up to the Quarter	For the Quarter	up to the Quarter	For the Quarter	up to the Quarter	For the Quarter	up to the Quarter	For the Quarter	up to the Quarter	For the Quarter	up to the Quarter	For the Quarter	up to the Quarter	For the Quarter	up to the Quarter	For the Quarter	up to the Quarter	For the Quarter	up to the Quarter	For the Quarter	up to the Quarter	For the Quarter	up to the Quarter	For the Quarter	up to the Quarter	For the Quarter	up to the Quarter	For the Quarter	up to the Quarter			
Gross Direct Premium	3,056	16,531	496	1,202	561	1,865	1,017	2,666	12,956	32,012	9,202	25,813	22,136	57,825	4,982	18,910	2,601	7,174	3	7	7,586	26,091	39	115	69	385	166	666	-	-	47,287	1,09,743	25	56	1,201	3,946	78,533	1,98,827	82,656	2,18,024			
Add: Premium on reinsurance accepted (a)	118	247	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	31	129	278
Less: Premium on reinsurance ceded (a)	1,889	12,721	340	748	554	1,646	894	2,388	719	1,815	601	1,738	1,319	3,352	262	976	794	2,682	3	8	1,059	3,666	2	6	50	227	268	570	-	-	38,255	88,070	24	53	254	1,021	41,232	97,965	43,076	1,12,074			
Net Written Premium	1,375	4,059	116	294	7	25	123	278	12,237	30,197	8,601	24,075	20,818	54,272	4,720	17,034	1,807	4,492	(1)	(1)	6,527	22,425	37	110	19	158	(192)	127	-	-	9,030	20,673	1	3	947	2,924	37,311	1,00,869	38,889	1,05,227			
Add: Opening balance of LPR	10,489	10,480	160	185	41	41	281	220	19,716	20,796	26,742	28,201	46,458	46,987	11,155	7,199	4,583	8,584	2	7	15,740	15,770	64	91	141	86	170	89	-	-	6,711	0	1	0	2,797	3,069	66,081	68,051	76,775	78,676			
Less: Closing balance of LPR	(10,276)	(10,276)	(190)	(192)	(30)	(35)	(227)	(227)	(21,770)	(21,770)	(18,206)	(18,190)	(39,016)	(39,076)	(10,387)	(10,387)	(5,341)	(5,341)	(1)	(1)	(13,780)	(13,720)	(87)	(89)	(114)	(114)	(82)	(82)	-	-	(2,899)	(2,899)	(1)	(1)	(2,897)	(2,897)	(38,537)	(38,537)	(80,442)	(80,442)			
Net Earned Premium	1,585	4,179	94	246	13	30	97	277	18,184	29,213	11,237	34,170	21,421	62,383	5,488	14,746	3,046	9,718	0	0	8,537	24,463	34	93	48	130	(5)	133	-	-	13,733	18,864	1	2	1,087	3,137	48,805	1,10,408	46,537	1,14,861			
Gross Direct Premium																																											
- In India	3,056	16,531	496	1,202	561	1,865	1,017	2,666	12,956	32,012	9,202	25,813	22,136	57,825	4,982	18,910	2,601	7,174	3	7	7,586	26,091	39	115	69	385	166	666	-	-	47,287	1,09,743	25	56	1,201	3,946	78,533	1,98,827	82,656	2,18,024			
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Note:
 (a) Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commissions, under the head of reinsurance premiums.
 (b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium.

FORM NL-9 - CLAIMS SCHEDULE
(Amount in Rs. Lakhs)

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		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments (B) (Trade Credit)		Other Miscellaneous segment		Total Miscellaneous	Grand Total	Grand Total							
	For the quarter ended 31st December 2021	up to the quarter 31st December 2021	For the quarter ended 31st December 2021	up to the quarter 31st December 2021	For the quarter ended 31st December 2021	up to the quarter 31st December 2021	For the quarter ended 31st December 2021	up to the quarter 31st December 2021	For the quarter ended 31st December 2021	up to the quarter 31st December 2021	For the quarter ended 31st December 2021	up to the quarter 31st December 2021	For the quarter ended 31st December 2021	up to the quarter 31st December 2021	For the quarter ended 31st December 2021	For the quarter ended 31st December 2021	For the quarter ended 31st December 2021	For the quarter ended 31st December 2021	For the quarter ended 31st December 2021	For the quarter ended 31st December 2021	For the quarter ended 31st December 2021	For the quarter ended 31st December 2021	For the quarter ended 31st December 2021	For the quarter ended 31st December 2021	For the quarter ended 31st December 2021	For the quarter ended 31st December 2021	For the quarter ended 31st December 2021	For the quarter ended 31st December 2021	For the quarter ended 31st December 2021	For the quarter ended 31st December 2021	For the quarter ended 31st December 2021	For the quarter ended 31st December 2021	For the quarter ended 31st December 2021	For the quarter ended 31st December 2021								
Claims Paid (Direct)	741	2,488	1,710	2,251	-	-	1,710	2,251	14,499	32,121	4,941	7,514	18,870	39,836	7,788	22,822	4,905	11,725	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
Add: Re-insurance accepted to direct claims	(3)	(14)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							
Less: Re-insurance ceded to claims paid	387	1,407	1,596	1,992	-	-	1,596	1,992	722	8,320	303	1,623	1,025	6,953	389	1,142	1,822	3,592	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
Net Claims Paid	351	1,027	114	259	-	-	114	259	13,776	23,792	4,138	5,891	17,844	29,863	7,379	21,681	3,111	8,133	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
Add Claims Outstanding at the end of the year	698	6,043	17	489	(3)	4	16	463	761	10,034	1,867	1,23,906	2,618	1,33,943	453	5,330	779	9,396	(5)	1	1,227	14,717	(11)	226	(9)	51	(38)	303	-	-	2,751	14,131	(6)	(6)	(72)	2,992	0	1,66,420	714	1,72,326		
Less Claims Outstanding at the beginning of the year	-	4,076	-	379	-	4	-	383	-	1,17,830	-	1,26,594	-	1,32,858	-	3,331	-	12,587	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,47,738	-	1,73,205
Net Incurred Claims	1,049	2,094	131	339	(3)	(6)	130	338	14,499	24,602	5,995	11,977	20,462	36,669	7,832	22,769	3,992	4,943	(5)	(5)	1,170	26,707	(6)	51	(9)	1	6	(105)	-	-	3,377	2,168	(9)	6	255	589	35,627	46,077	32,096	70,509		
Claims Paid (Direct)																																										
-In India	741	2,488	1,710	2,251	-	-	1,710	2,251	14,499	32,121	4,941	7,514	18,870	39,836	7,788	22,822	4,905	11,725	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Estimates of IBNR and IBNER at the end of the period (net)	671	671	67	67	4	4	71	71	1,662	1,662	64,260	64,260	65,921	65,921	1,080	1,080	1,458	1,458	-	-	-	2,538	2,538	57	21	21	85	85	-	-	-	-	-	-	-	-	-	-	-	-		
Estimates of IBNR and IBNER at the beginning of the period (net)	727	82	80	71	4	4	84	75	1,194	3,960	65,485	65,283	66,679	67,814	825	1,188	1,863	3,024	-	-	-	2,625	4,192	65	57	24	21	81	76	-	-	-	-	-	-	-	-	-	-	-	-	

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 survivor 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		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments (B) (Trade Credit)		Other Miscellaneous segment		Total Miscellaneous	Grand Total	Grand Total					
	For the quarter ended 31st December 2021	up to the quarter 31st December 2021	For the quarter ended 31st December 2021	up to the quarter 31st December 2021	For the quarter ended 31st December 2021	up to the quarter 31st December 2021	For the quarter ended 31st December 2021	up to the quarter 31st December 2021	For the quarter ended 31st December 2021	up to the quarter 31st December 2021	For the quarter ended 31st December 2021	up to the quarter 31st December 2021	For the quarter ended 31st December 2021	up to the quarter 31st December 2021	For the quarter ended 31st December 2021	For the quarter ended 31st December 2021	For the quarter ended 31st December 2021	For the quarter ended 31st December 2021	For the quarter ended 31st December 2021	For the quarter ended 31st December 2021	For the quarter ended 31st December 2021	For the quarter ended 31st December 2021	For the quarter ended 31st December 2021	For the quarter ended 31st December 2021	For the quarter ended 31st December 2021	For the quarter ended 31st December 2021	For the quarter ended 31st December 2021	For the quarter ended 31st December 2021	For the quarter ended 31st December 2021	For the quarter ended 31st December 2021	For the quarter ended 31st December 2021	For the quarter ended 31st December 2021	For the quarter ended 31st December 2021	For the quarter ended 31st December 2021	For the quarter ended 31st December 2021	For the quarter ended 31st December 2021				
Claims Paid (Direct)	980	4,653	280	520	-	-	280	520	9,868	22,370	1,440	4,093	11,308	26,463	5,813	11,596	3,429	4,185	0	5	9,242	15,787	1	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Add: Re-insurance accepted to direct claims	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Less: Re-insurance ceded to claims paid	559	3,114	168	350	-	-	168	350	484	1,138	86	231	580	1,360	270	581	474	587	0	0	785	1,170	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Net Claims Paid	423	1,541	112	170	-	-	112	170	9,379	21,232	1,354	3,862	10,728	25,104	5,522	11,015	2,952	3,598	0	5	8,457	14,608	1	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Add Claims Outstanding at the end of the year	(271)	5,553	(13)	235	18	30	(15)	280	1,890	11,356	6,710	1,16,477	8,609	1,27,633	1,440	5,556	897	9,627	5	4	2,341	15,189	24	268	60	89	(8)	366	-	-	6,794	16,132	-	(6)	434	3,248	18,242	1,51,485	17,959	1,69,323
Less Claims Outstanding at the beginning of the year	-	3,668	-	233	-	0	-	233	-	5,738	-	93,010	-	98,746	-	1,818	-	4,783	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Incurred Claims	152	3,425	79	193	18	30	87	222	11,308	26,602	8,064	27,339	19,320	91,591	6,982	14,735	3,852	8,403	6	9	10,802	21,997	25	26	50	61	(9)	377	-	-	7,008	16,962	-	-	630	1,446	37,828	89,868	38,124	93,513
Claims Paid (Direct)																																								
-In India	980	4,653	280	520	-	-	280	520	9,868	22,370	1,440	4,093	11,308	26,463	5,813	11,596	3,429	4,185	0	5	9,242	15,787	1	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Estimates of IBNR and IBNER at the end of the period (net)	812	812	65	65	30	30	95	95	3,097	3,097	63,795	63,795	66,892	66,892	1,168	1,168	2,989	2,989	-	-	-	4,117	4,117	84	84	19	175	175	-	-	-	-	-	-	-	-	-	-	-	
Estimates of IBNR and IBNER at the beginning of the period (net)	895	897	117	106	13	0	120	106	3,021	2,698	64,979	64,955	65,010	62,363	1,082	1,073.4	3,125	3,024	-	-	-	4,208	4,093	78	76	14	24	140	135	-	-	-	-	-	-	-	-	-	-	-

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