



Upto the quarter ending December 31, 2024																			No. of claims only	
Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other Liability	Miscellaneous	Total
1	Claims O/S at the beginning of the period (A)	90	162	-	162	10,336	15,835	26,171	5,026	199	70	5,295	254	-	77	-	-	67	638	32,754
2	Claims reported during the period (B)																			
	(a) Booked During the period	291	1,194	-	1,194	5,11,094	7,812	5,18,906	1,51,039	3,254	10,722	1,65,015	1,316	1	304	-	-	33,053	4,644	7,24,724
	(b) Reopened during the Period	22	26	-	26	850	116	966	2,243	60	62	2,365	272	-	9	-	-	131	319	4,110
	(c) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period (C)																			
	(a) paid during the period																			
		178	686	-	686	4,70,003	5,867	4,75,870	1,36,014	2,923	9,124	1,48,061	1,140	-	136	-	-	33,138	2,557	6,61,766
4	Claims Repudiated during the period (D)	13	8	-	8	20,415	79	20,494	1,547	35	1	1,583	22	-	6	-	-	2	55	22,183
	Claims closed (E)	52	150	-	150	7,105	43	7,148	7,408	100	1,431	8,939	44	1	33	-	-	32	1,420	17,819
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period (F)																			
	Less than 3months	57	286	-	286	23,002	2,139	25,141	9,395	269	288	9,952	494	-	83	-	-	52	936	37,001
	3 months to 6 months	52	205	-	205	1,074	1,946	3,020	2,565	98	2	2,665	101	-	79	-	-	5	365	6,492
	6months to 1 year	28	41	-	41	180	3,256	3,436	996	75	2	1,073	30	-	38	-	-	5	233	4,884
	1year and above	23	6	-	6	501	10,433	10,934	383	13	6	402	11	-	15	-	-	17	35	11,443
	Claims Settlement Ratio	94.7%	99.1%	-	99.1%	95.9%	98.7%	95.9%	98.9%	98.9%	100.0%	99.0%	98.2%	100.0%	96.6%	-	-	100.0%	98.6%	96.8%
	Claims Repudiated Ratio	5%	1%	-	1%	4%	1%	4%	1%	1%	0%	1%	2%	0%	3%	-	-	0%	1%	3%

Note: Claims settlement ratio =(C + E)/(A + B - F)

Note: Claims repudiated ratio =(D)/(A + B - F)

Upto the quarter ending December 31, 2024																				₹ in Lakhs
Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other Liability	Miscellaneous	Total
1	Claims O/S at the beginning of the period	83,534	807	-	807	9,946	1,67,117	1,77,064	6,659	1,724	74	8,457	851	0	5,795	-	-	150	4,700	2,81,358
2	Claims reported during the period																			
	(a) Booked During the period	27,023	2,934	-	2,934	1,09,990	81,899	1,91,888	1,08,840	11,421	980	1,21,242	2,999	(0)	6,725	-	9,434	1,375	12,428	3,76,047
	(b) Reopened during the Period	8,286	(75)	-	(75)	566	(481)	85	(497)	(276)	50	(724)	343	0	532	-	-	788	(648)	8,588
	(c) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period																			
	(a) paid during the period																			
		18,022	1,387	-	1,388	1,01,666	53,626	1,55,291	86,501	4,752	608	91,861	2,082	0	2,125	-	9,434	2,052	5,870	2,88,125
4	Claims Repudiated during the period	43	14	-	14	3,633	1,142	4,775	1,023	1,054	1	2,078	104	-	13	-	-	0	49	7,075
	Claims closed	60	76	-	76	1,241	634	1,875	18,614	568	327	19,508	110	0	54	-	-	6	715	22,405
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period																			
	Less than 3months	10,331	1,112	-	1,112	9,874	21,077	30,952	4,793	4,421	97	9,311	1,040	-	2,667	-	-	32	2,249	57,694
	3 months to 6 months	7,716	464	-	464	1,583	21,564	23,147	1,954	1,384	5	3,343	503	-	2,308	-	-	9	4,547	42,037
	6months to 1 year	13,113	220	-	220	1,215	39,378	40,593	1,035	463	27	1,525	237	-	597	-	-	34	1,959	58,279
	1year and above	69,559	391	-	391	1,290	1,11,113	1,12,403	1,082	227	40	1,349	116	-	5,288	-	-	180	1,092	1,90,378