

Sl. No.	Claims Experience	No of claims outstanding													
		Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit Insurance	Misc	Total
1	Claims O/s at the beginning of the period	926	32	-	32	8,386	3,498	550	2	20	271	21	-	101	13,839
2	Claims reported during the period	234	24	-	40	58,916	1,763	2,573	28	42	2,510	17	-	138	66,285
3	Claims settled during the period	63	16	-	28	56,039	658	1,877	9	17	2,262	38	-	92	61,099
4	Claims repudiated during the period	3	-	-	-	1,966	12	289	10	10	68	-	-	-	2,359
5	Claims closed during the period	25	5	-	3	4,922	79	446	8	22	229	-	-	55	5,794
6	Claims O/s at the end of the period	1,069	35	-	41	4,375	4,512	511	3	13	221	-	-	92	10,872
	Claims Ageing														
	Less than 3months	196	6	-	21	4,074	1,457	503	-	10	180	-	-	44	6,491
	3 months to 6 months	114	8	-	8	205	890	4	-	1	22	-	-	9	1,261
	6 months to 1 year	306	10	-	6	31	688	2	-	1	14	-	-	9	1,067
	1 year and above	453	11	-	6	65	1,477	2	3	1	5	-	-	30	2,053
	Claims Settlement Ratio	97%	100%	0%	100%	97%	98%	89%	63%	80%	97%	100%	0%	100%	97%
	Claims Repudiated Ratio	3%	0%	0%	0%	3%	2%	11%	37%	20%	3%	0%	0%	0%	3%

Note: Claims settlement ratio =(Claim settled + Claims closed)/(Opening + Reported - Closing)

Note: Claims repudiated ratio =(Claim repudiated)/(Opening + Reported - Closing)