

# Claim Development Analysis of Motor Third Party Claims

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## Claim Development Analysis of Motor Third Party Claims - Explanatory Notes

1. The Insurance Regulatory and Development Authority (IRDA) is collecting transactional level data on motor insurance business from all the non-life insurance companies in India. The motor insurance data is collected in three major data sets – Policy data, Own Damage claims data, and Third Party (TP) claims data. The data collected has been classified based on vehicle type and the following tables are generated for time lags in various claim processing stages i.e.
  - Date of loss to Date of intimation
  - Date of intimation to Date of payment and
  - Date of loss to Date of payment.

The data has been classified on the following types of Nature of Loss:

- a. Death
- b. Third Party Property Damage (TPPD) and
- c. Others.

### 2. Data source

Transaction level data of claim paid available with the IIB for the years 2004-05 to 2009-10 has been taken for the study. Motor data is collected in three formats viz. Policy, 'Own Damage' Claims and 'Third Party' Claims. The 'Third Party' Claims data of all vehicles which are identified by the Vehicle Class codes 11 to 28 as per coding manual are taken for the study.

The data contained a number of records where the validation of the date fields was not possible, such as for the reason, date of claim intimation falling before date of loss, date of intimation far too beyond a reasonable period after loss or one of the dates falling in absurd values. However, since the proportion of such error records was less than 4%, it was decided to use all records, where the time lag between date of loss to date of intimation is 0 to 96 months.

### 3. Process

Time lags between the following dates are worked out separately in respect of number of claims and claim amount:

- Date of loss to Date of intimation
- Date of intimation to Date of payment and
- Date of loss to Date of payment

We have prepared two tables for each vehicle class; one is for Claim numbers and another for Claim amount.

### 4. Description of table:

Each table consists of distribution of claim records at each end of a quarter showing the cumulative values for each of the time lags stated above and shown separately for death, TPPD, other causes and all causes.

## 5. Illustration of table:

Let us consider the MR TP table 1 which is for Private car. In this table the first column represent the time lag in quarters and the next three columns represent cumulative percent of Claim numbers of Date of loss to Date of intimation, Date of intimation to Date of payment and Date of loss to Date of payment for Death claims. Similarly the next three columns for Third Party Property Damage claims, next three columns for other claims and the last three columns for all claims for private car.

In the same way the next table represents the Claim amount distribution of time lags for the vehicle class.

The total number of tables for the all vehicle classes is 16 representing 8 vehicle classifications and one each for claim numbers and claim amounts.

## 6. Comments on use of results from analysis:

- Estimate development of ultimate loss for portfolios of business at different development stages at the end of any review point
- Compare individual company's own experience with industry data
- Help in revision of pricing with reference to actual experience of loss ratios of different portfolios of business at different periods of development

## 7. Findings

- a. It is taking **two** years of time to reach the cumulative percent of 85 for the time lag between **Date of loss to Date of intimation** and **three** years of time to reach 90 percent for death, TPPD and Other causes claims. It is also similar in case of claim amount.
- b. It is taking **four** years of time to reach the cumulative percent of 85 for the time lag between **Date of intimation to Date of payment** and **five** years of time to reach 90 percent for death, TPPD and Other causes claims. It is also similar in case of claim amount.
- c. It is taking **five** years of time to reach the cumulative percent of 85 for the time lag between **Date of loss to Date of payment** and **six** years of time to reach 90 percent for death, TPPD and Other causes claims. It is also similar in case of claim amount.
- d. In the case of death claims under private car portfolio, the delay between intimation to payment is high in the time lag interval between 9 months to 36 months. Similarly high time lags are observed between 9 months to 48 months for loss to payment.
- e. In the case of death claims under two-wheelers portfolio, the delay between intimation to payment is high in the time lag interval between 6 months to 42 months. Similarly high time lags are observed between 6 months to 60 months for loss to payment.
- f. In the case of death claims under three wheelers-Public portfolio, the delay between intimation to payment is high in the time lag interval between 6 months to 42 months. Similarly high time lags are observed between 6 months to 54 months for loss to payment.

**Claims process time lags : Private car**

**Vehicle code: 11**

**Cumulative percent of claims paid at the end of the year**  
**CLAIM NUMBERS**

Quarter ending in month	Deaths			TPPD			Others			All causes		
	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment
3	32.88	14.11	0.91	35.11	26.55	6.32	25.09	16.75	0.89	27.11	16.39	1.02
6	53.83	23.33	4.07	49.97	35.55	11.13	44.61	24.51	3.37	46.83	24.51	3.71
9	66.81	31.99	10.02	61.79	42.40	18.10	58.84	32.13	7.91	60.71	32.34	8.61
12	75.05	40.51	16.93	70.51	48.31	25.00	68.67	39.37	13.75	70.16	39.84	14.71
15	80.44	47.81	24.49	77.03	52.65	31.05	75.27	45.94	20.31	76.48	46.52	21.48
18	84.22	54.39	31.81	81.97	56.81	37.34	79.75	51.76	26.85	80.82	52.47	28.19
21	86.76	60.19	39.04	85.16	60.09	42.97	83.01	57.08	33.39	83.91	57.85	34.86
24	88.92	65.20	45.56	87.52	64.28	48.06	85.52	62.08	39.72	86.34	62.83	41.21
27	90.50	69.70	51.50	89.28	67.17	52.17	87.44	66.43	45.48	88.18	67.18	46.97
30	91.77	73.59	56.63	90.64	70.23	56.09	89.04	70.23	50.81	89.70	70.98	52.22
33	92.86	76.95	61.63	92.04	72.83	59.99	90.41	73.66	55.79	91.01	74.38	57.18
36	93.73	80.01	66.21	93.24	75.01	63.62	91.61	76.85	60.43	92.13	77.51	61.78

**Claims process time lags : Private car**

**Vehicle code: 11**

**Cumulative percent of claims paid at the end of the year**  
**CLAIM NUMBERS**

Quarter ending in month	Deaths			TPPD			Others			All causes		
	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment
39	94.54	82.64	70.18	94.04	77.27	66.35	92.62	79.67	64.63	93.09	80.28	65.89
42	95.17	84.94	73.68	94.81	79.20	69.02	93.49	82.04	68.34	93.91	82.62	69.53
45	95.73	86.93	76.89	95.33	81.35	71.50	94.25	84.22	71.89	94.61	84.76	72.98
48	96.20	88.78	79.77	95.98	83.31	74.45	94.94	86.26	75.07	95.25	86.76	76.09
51	96.63	90.36	82.40	96.31	85.20	76.95	95.57	88.15	78.05	95.83	88.58	78.99
54	96.97	91.70	84.57	96.75	86.74	79.26	96.09	89.77	80.69	96.31	90.13	81.51
57	97.34	92.98	86.64	97.08	88.54	81.59	96.59	91.22	83.13	96.78	91.56	83.87
60	97.75	94.06	88.54	97.50	90.11	84.07	97.05	92.53	85.38	97.22	92.82	86.05
63	98.10	94.98	90.25	97.73	91.35	86.01	97.46	93.68	87.43	97.61	93.92	88.02
66	98.39	95.80	91.76	98.20	92.80	87.72	97.82	94.70	89.24	97.96	94.90	89.76
69	98.65	96.51	93.14	98.53	93.97	89.26	98.14	95.59	90.98	98.27	95.76	91.42
72	98.87	97.16	94.38	98.78	95.17	91.23	98.43	96.35	92.49	98.54	96.50	92.87

**Claims process time lags : Private car**

**Vehicle code: 11**

**Cumulative percent of claims paid at the end of the year**  
**CLAIM NUMBERS**

Quarter ending in month	Deaths			TPPD			Others			All causes		
	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment
75	99.11	97.70	95.43	98.99	95.94	92.81	98.66	97.06	93.80	98.77	97.18	94.14
78	99.30	98.16	96.31	99.22	96.81	94.18	98.92	97.68	94.98	99.01	97.77	95.26
81	99.44	98.57	97.11	99.34	97.52	95.56	99.15	98.18	96.14	99.22	98.25	96.34
84	99.57	98.88	97.77	99.44	98.01	96.69	99.34	98.64	97.07	99.39	98.68	97.21
87	99.69	99.23	98.39	99.65	98.63	97.64	99.53	99.08	97.92	99.57	99.10	98.02
90	99.80	99.51	99.00	99.78	99.05	98.51	99.68	99.42	98.65	99.71	99.43	98.73
93	99.89	99.75	99.53	99.90	99.63	99.16	99.83	99.70	99.36	99.85	99.71	99.39
96	99.93	99.79	99.65	99.94	99.85	99.58	99.87	99.79	99.58	99.89	99.85	99.61

MR\_TP\_Table 1

**Claims process time lags : Private car**

**Vehicle code: 11**

**Cumulative percent of claim amount paid at the end of the year**  
**CLAIM AMOUNT**

Quarter ending in month	Deaths			TPPD			Others			All causes		
	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment
3	32.86	13.03	0.68	41.87	24.63	2.12	28.41	15.09	1.04	30.67	14.43	0.92
6	53.57	19.11	2.51	57.54	32.36	6.77	47.48	20.29	2.89	50.33	20.06	2.82
9	66.26	25.87	6.06	67.16	40.26	16.50	60.93	26.05	5.85	63.35	26.29	6.19
12	73.97	32.85	11.19	74.55	45.02	23.16	69.98	32.39	10.04	71.79	32.87	10.83
15	79.15	40.01	17.07	81.02	49.35	31.24	75.96	38.42	15.32	77.45	39.35	16.42
18	82.65	46.74	23.48	84.66	55.85	39.82	79.90	44.18	20.62	81.19	45.54	22.27
21	85.38	52.88	30.00	87.32	59.39	45.18	82.85	49.81	26.66	84.04	51.33	28.50
24	87.57	58.42	36.40	89.07	63.66	50.73	85.16	55.16	32.81	86.29	56.74	34.73
27	89.17	63.44	42.75	90.83	66.31	54.82	86.95	60.19	38.75	88.00	61.71	40.81
30	90.43	68.03	48.54	92.04	68.63	58.69	88.39	64.60	44.35	89.35	66.15	46.44
33	91.51	72.21	54.25	93.71	71.32	62.12	89.72	68.56	49.70	90.59	70.18	51.90
36	92.42	76.02	59.56	94.58	73.07	65.05	90.87	72.27	54.61	91.63	73.89	56.94

**Claims process time lags : Private car**

**Vehicle code: 11**

**Cumulative percent of claim amount paid at the end of the year**  
**CLAIM AMOUNT**

Quarter ending in month	Deaths			TPPD			Others			All causes		
	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment
39	93.45	79.15	64.32	95.06	75.55	67.34	91.91	75.74	59.24	92.65	77.19	61.57
42	94.10	81.94	68.52	95.80	77.48	70.31	92.77	78.55	63.33	93.42	79.97	65.68
45	94.74	84.39	72.38	96.18	79.42	72.38	93.54	81.10	67.19	94.12	82.46	69.50
48	95.29	86.67	75.55	96.91	81.77	75.03	94.28	83.63	70.85	94.78	84.89	72.93
51	95.76	88.72	78.76	97.28	83.51	77.43	94.97	85.98	74.34	95.37	87.09	76.27
54	96.17	90.22	81.21	97.43	85.22	80.07	95.49	87.95	77.28	95.83	88.85	79.00
57	96.58	91.75	83.77	97.58	87.44	82.47	96.11	89.45	80.25	96.35	90.39	81.79
60	97.29	92.96	86.15	98.05	89.38	84.79	96.57	91.02	82.86	96.92	91.81	84.29
63	97.67	94.08	88.58	98.33	90.72	87.38	97.01	92.45	85.37	97.33	93.11	86.77
66	97.96	95.13	90.18	98.51	92.05	88.88	97.44	93.66	87.49	97.69	94.25	88.65
69	98.35	95.98	91.98	98.86	93.34	90.43	97.87	94.76	89.63	98.10	95.25	90.64
72	98.62	96.78	93.54	99.14	95.15	92.71	98.19	95.68	91.33	98.40	96.14	92.29

**Claims process time lags : Private car**

**Vehicle code: 11**

**Cumulative percent of claim amount paid at the end of the year  
CLAIM AMOUNT**

Quarter ending in month	Deaths			TPPD			Others			All causes		
	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment
75	98.88	97.42	94.72	99.24	96.11	93.90	98.41	96.51	92.72	98.64	96.89	93.59
78	99.12	97.86	95.66	99.43	96.68	94.88	98.72	97.21	94.11	98.91	97.48	94.78
81	99.33	98.32	96.52	99.63	97.46	96.27	98.97	97.78	95.38	99.14	98.00	95.88
84	99.47	98.75	97.36	99.66	97.77	96.97	99.19	98.43	96.53	99.32	98.55	96.89
87	99.57	99.16	98.04	99.84	98.55	97.62	99.41	98.94	97.49	99.49	99.02	97.73
90	99.77	99.47	98.91	99.93	99.14	98.30	99.56	99.31	98.39	99.66	99.38	98.61
93	99.90	99.69	99.45	99.95	99.59	99.01	99.75	99.65	99.21	99.82	99.67	99.31
96	99.92	99.81	99.62	99.97	99.72	99.25	99.84	99.87	99.48	99.89	99.82	99.63

MR\_TP\_Table 2

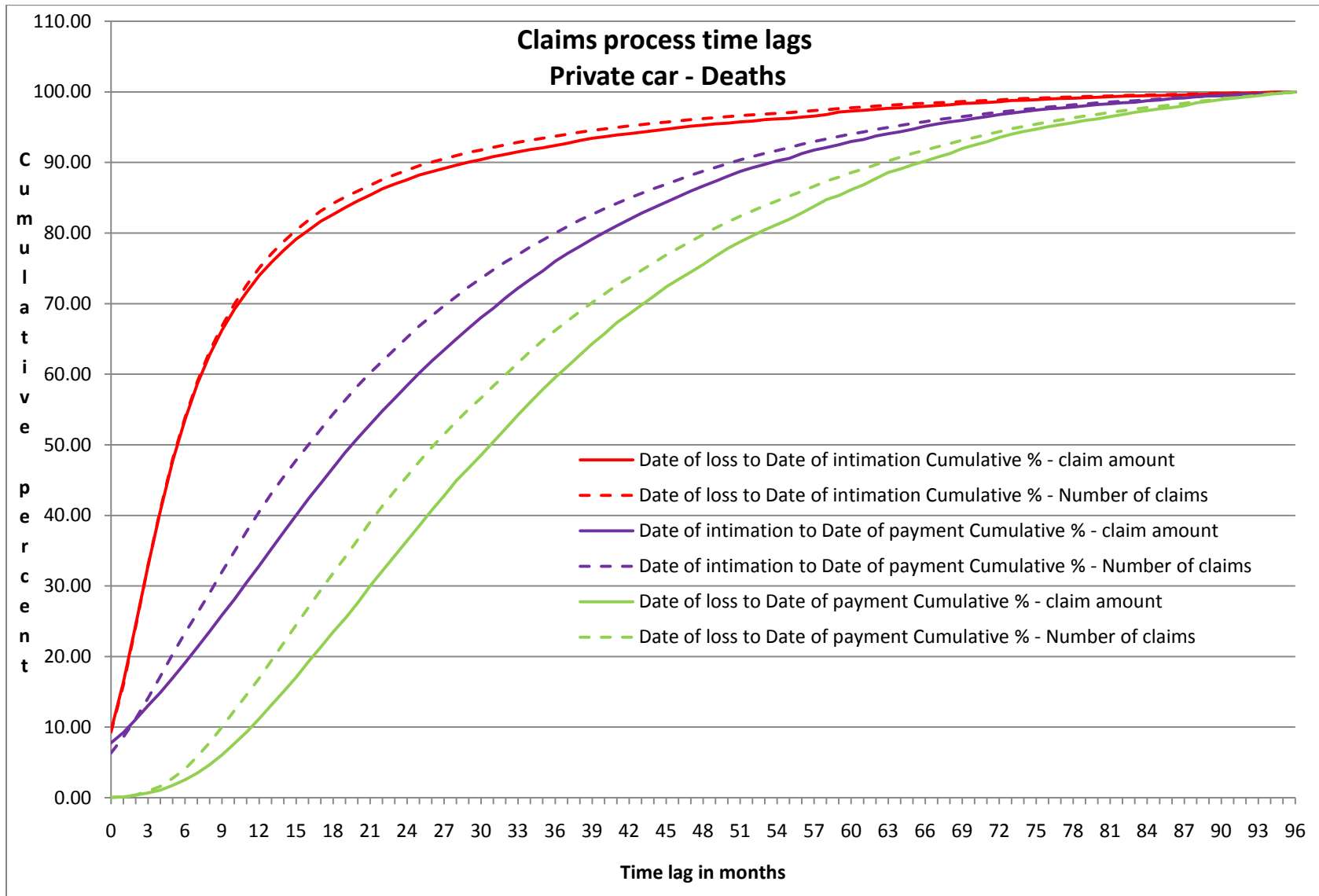


Figure 1

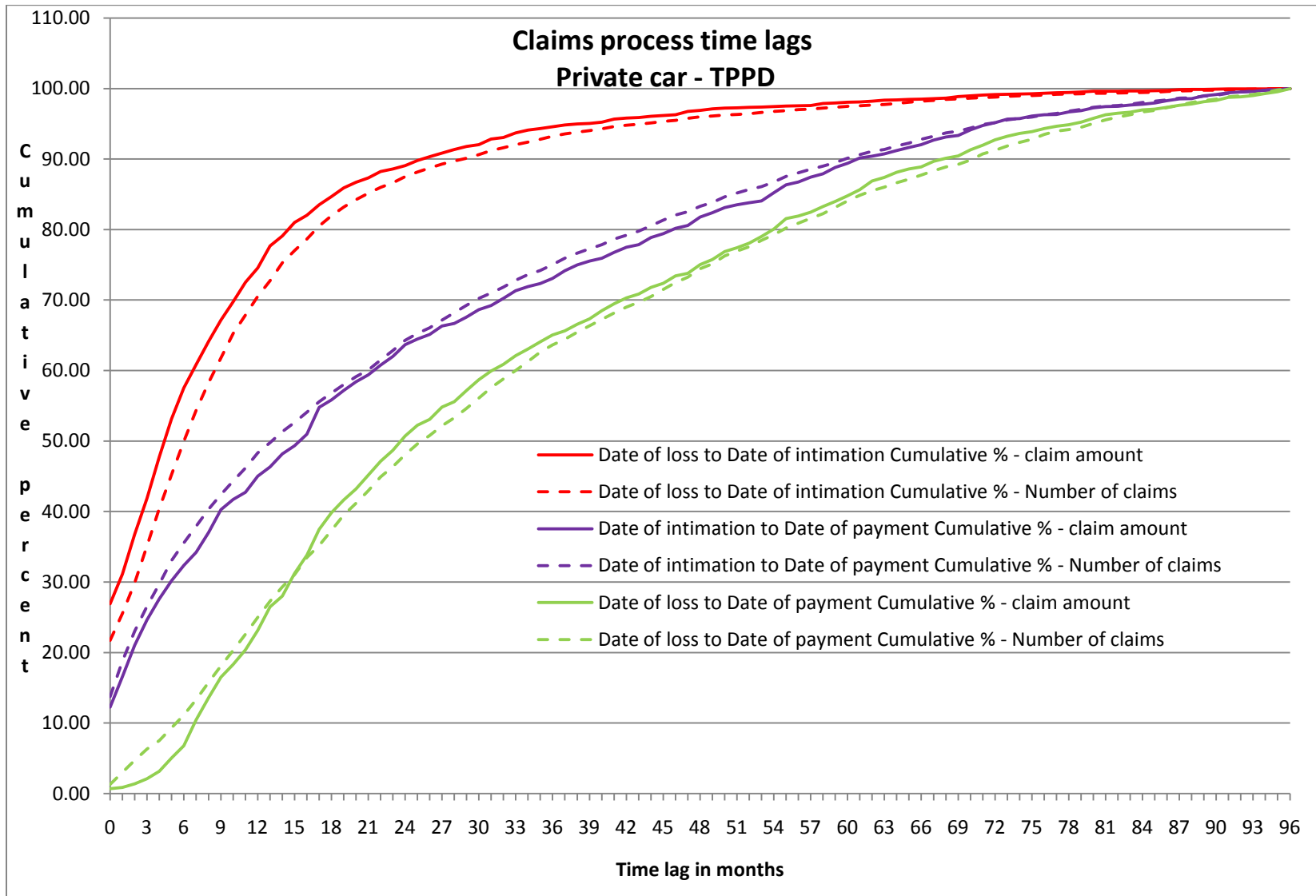


Figure 2

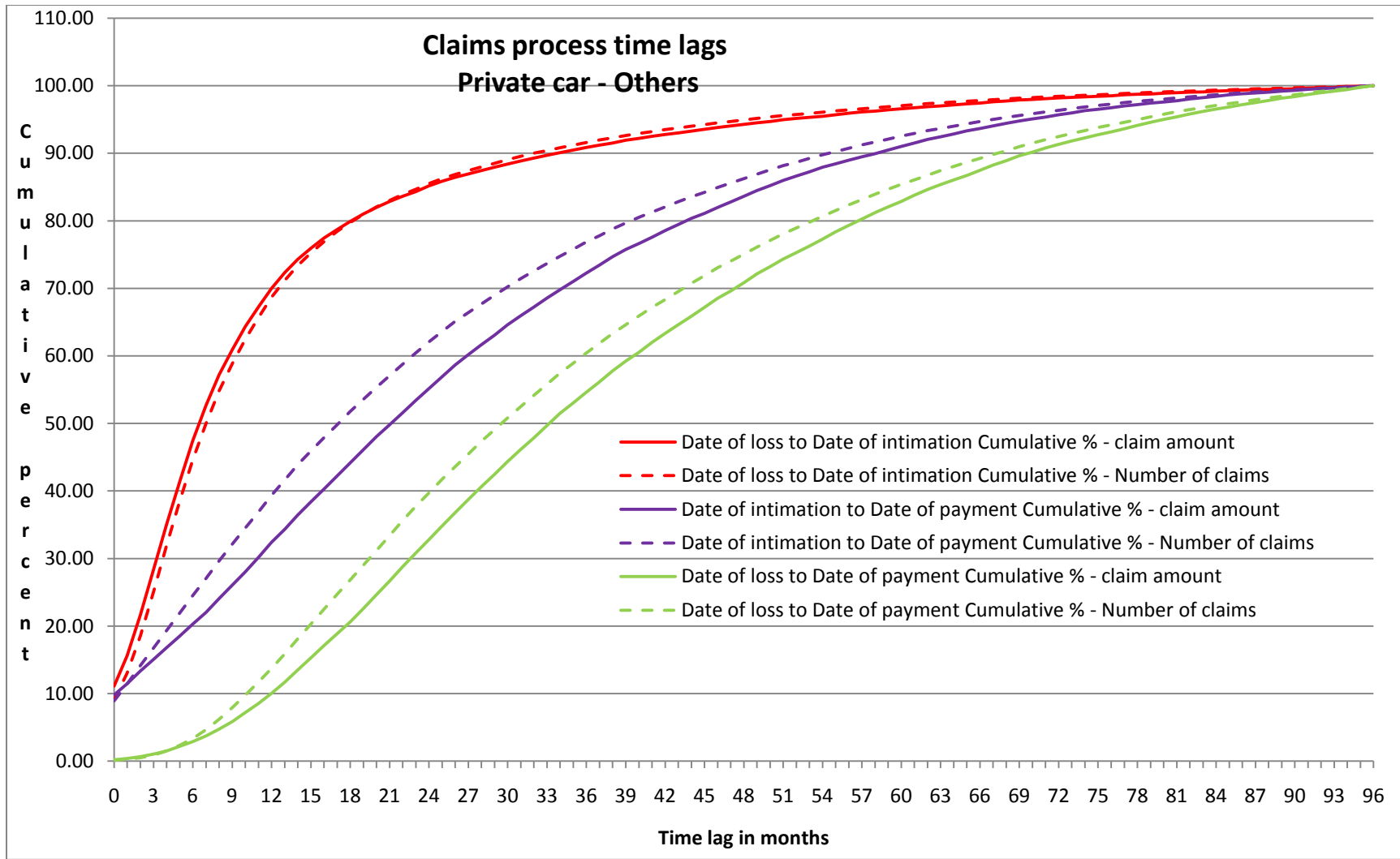


Figure 3

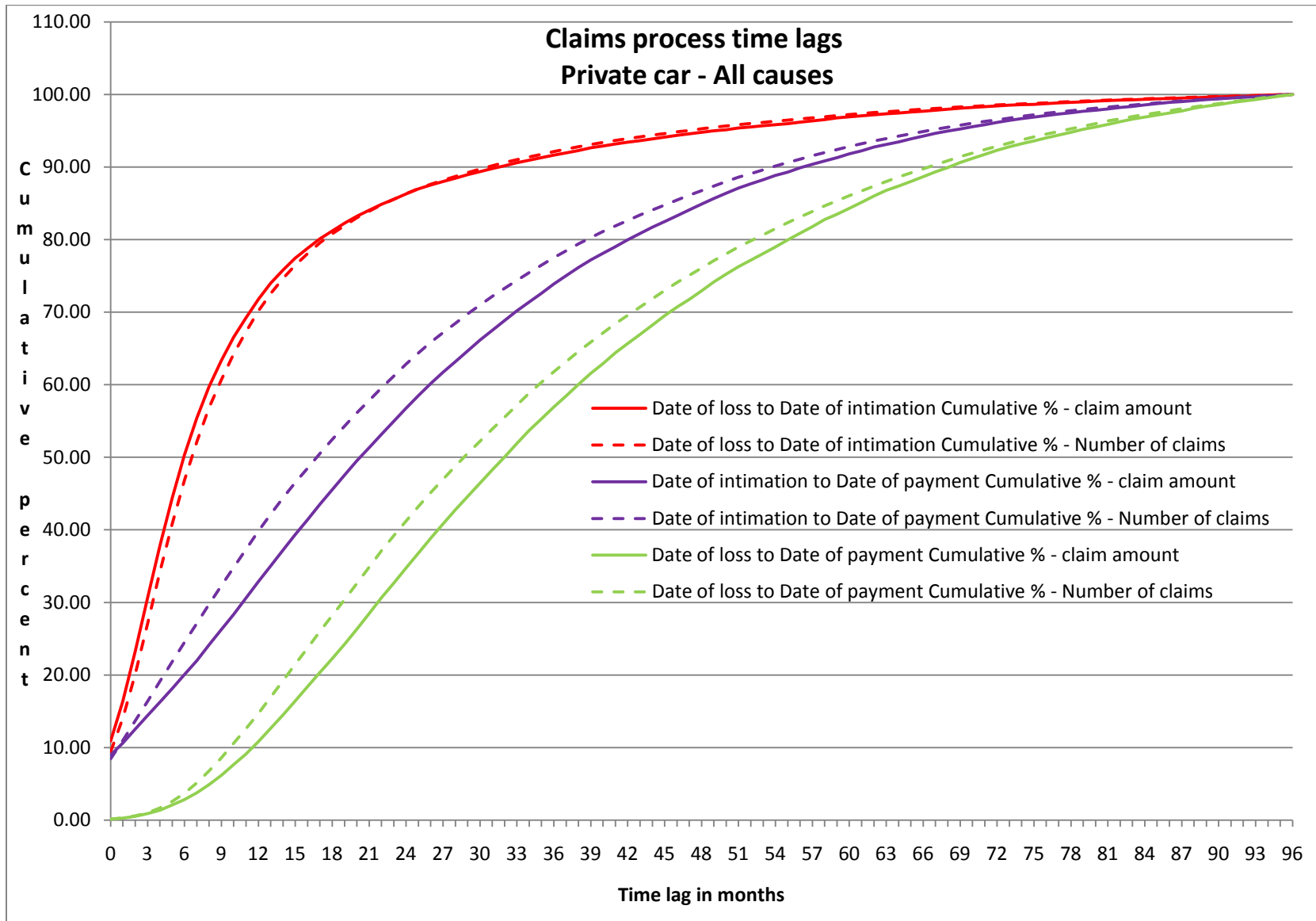


Figure 4

**Claims process time lags : Two wheelers**

**Vehicle code: 14**

**Cumulative percent of claims paid at the end of the year**  
**CLAIM NUMBERS**

Quarter ending in month	Deaths			TPPD			Others			All causes		
	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment
3	38.33	18.39	3.18	35.61	25.08	2.09	26.22	16.82	0.66	28.59	17.28	1.13
6	57.87	30.30	10.35	51.80	35.57	7.06	46.84	25.69	3.79	48.91	26.72	4.99
9	70.45	40.47	19.01	64.53	44.41	15.33	61.70	33.73	9.39	63.31	35.15	11.17
12	78.31	49.28	27.71	74.59	50.46	23.90	71.91	41.08	16.25	73.10	42.73	18.38
15	83.16	56.61	35.66	80.55	55.10	31.58	78.40	47.67	23.48	79.29	49.40	25.75
18	86.41	62.53	42.95	84.98	58.67	38.58	82.83	53.34	30.46	83.51	55.07	32.78
21	88.81	67.78	49.58	88.54	62.31	44.77	85.90	58.50	37.08	86.48	60.21	39.40
24	90.76	72.27	55.47	90.90	65.77	50.35	88.24	63.23	43.38	88.75	64.87	45.61
27	92.18	76.22	60.88	92.65	68.34	54.88	90.07	67.41	49.13	90.51	68.97	51.27
30	93.37	79.52	65.68	93.82	71.33	59.23	91.49	71.01	54.31	91.88	72.50	56.37
33	94.42	82.33	69.84	94.89	73.84	62.99	92.61	74.35	59.08	92.99	75.73	61.01
36	95.17	84.70	73.45	95.63	76.14	66.29	93.61	77.39	63.54	93.93	78.64	65.30

**Claims process time lags : Two wheelers**

**Vehicle code: 14**

**Cumulative percent of claims paid at the end of the year**  
**CLAIM NUMBERS**

Quarter ending in month	Deaths			TPPD			Others			All causes		
	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment
39	95.79	86.95	76.67	96.36	78.42	69.42	94.44	80.19	67.51	94.73	81.33	69.12
42	96.34	88.76	79.47	96.89	80.56	72.97	95.15	82.51	71.05	95.40	83.56	72.54
45	96.89	90.30	82.12	97.34	82.31	75.46	95.73	84.65	74.29	95.97	85.59	75.66
48	97.28	91.72	84.51	97.63	84.39	78.14	96.25	86.64	77.23	96.47	87.48	78.50
51	97.59	92.88	86.58	98.00	85.92	80.41	96.71	88.48	79.98	96.89	89.19	81.12
54	97.89	93.93	88.37	98.26	87.47	82.25	97.13	90.04	82.39	97.29	90.66	83.41
57	98.21	94.91	90.03	98.44	89.02	84.31	97.52	91.54	84.62	97.66	92.07	85.54
60	98.45	95.79	91.53	98.66	90.77	86.06	97.85	92.86	86.69	97.98	93.32	87.50
63	98.66	96.48	92.79	98.83	91.84	87.72	98.15	94.05	88.60	98.25	94.43	89.30
66	98.89	97.12	93.90	99.04	93.02	89.20	98.43	95.08	90.31	98.52	95.39	90.90
69	99.03	97.64	94.97	99.30	93.93	90.79	98.67	95.94	91.89	98.75	96.19	92.39
72	99.19	98.11	95.88	99.40	94.92	92.11	98.89	96.74	93.28	98.95	96.94	93.70

**Claims process time lags : Two wheelers**

**Vehicle code: 14**

**Cumulative percent of claims paid at the end of the year**  
**CLAIM NUMBERS**

Quarter ending in month	Deaths			TPPD			Others			All causes		
	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment
75	99.32	98.48	96.68	99.43	95.66	93.37	99.08	97.37	94.57	99.13	97.53	94.90
78	99.44	98.76	97.39	99.50	96.54	94.62	99.26	97.91	95.60	99.30	98.03	95.89
81	99.57	99.04	97.96	99.58	96.98	95.81	99.41	98.37	96.58	99.44	98.46	96.80
84	99.70	99.29	98.46	99.72	97.85	96.84	99.54	98.79	97.43	99.57	98.85	97.59
87	99.78	99.50	98.91	99.78	98.54	97.74	99.68	99.18	98.23	99.70	99.22	98.34
90	99.87	99.66	99.26	99.87	99.25	98.59	99.79	99.48	98.90	99.81	99.51	98.96
93	99.94	99.85	99.63	99.94	99.51	99.26	99.90	99.75	99.49	99.90	99.76	99.50
96	99.96	99.87	99.85	99.96	99.73	99.57	99.94	99.87	99.71	99.92	99.88	99.74

MR\_TP\_Table 3

**Claims process time lags : Two wheelers**

**Vehicle code: 14**

**Cumulative percent of claim amount paid at the end of the year**  
**CLAIM AMOUNT**

Quarter ending in month	Deaths			TPPD			Others			All causes		
	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment
3	32.86	15.58	2.37	42.91	23.53	3.37	28.49	13.64	0.79	32.17	14.69	1.43
6	53.57	23.71	7.01	59.36	34.70	10.80	49.21	19.08	2.61	52.54	21.29	4.43
9	66.26	31.42	12.87	70.72	44.24	19.35	63.13	25.15	5.81	65.92	28.06	8.75
12	73.97	39.16	19.17	78.63	50.01	28.00	72.89	31.37	10.46	74.83	34.79	14.12
15	79.15	46.22	25.28	83.26	54.76	35.30	78.61	37.71	15.84	80.16	41.33	19.83
18	82.65	52.43	31.95	86.74	58.42	41.58	82.63	43.75	22.00	83.75	47.34	26.17
21	85.38	58.55	38.50	90.23	63.60	46.98	85.18	49.45	28.02	86.31	53.17	32.35
24	87.57	64.14	44.98	91.84	67.52	52.45	87.41	55.01	34.24	88.46	58.67	38.62
27	89.17	68.85	51.06	93.27	70.96	57.77	88.94	59.93	40.17	90.00	63.47	44.58
30	90.43	72.92	56.96	94.13	73.70	62.58	90.32	64.39	45.87	91.29	67.73	50.31
33	91.51	76.64	61.86	95.22	75.87	65.70	91.43	68.41	51.33	92.36	71.57	55.49
36	92.42	79.74	66.61	96.31	78.06	68.53	92.48	72.05	56.25	93.32	74.97	60.27

**Claims process time lags : Two wheelers**

**Vehicle code: 14**

**Cumulative percent of claim amount paid at the end of the year**  
**CLAIM AMOUNT**

Quarter ending in month	Deaths			TPPD			Others			All causes		
	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment
39	93.45	82.61	70.58	97.14	80.21	71.03	93.35	75.60	60.94	94.11	78.22	64.63
42	94.10	84.87	73.99	97.52	82.04	76.38	94.02	78.50	65.20	94.74	80.86	68.64
45	94.74	86.82	76.98	97.81	83.33	78.48	94.67	81.23	69.15	95.36	83.27	72.19
48	95.29	88.70	79.99	98.03	85.77	80.80	95.34	83.79	72.81	95.95	85.58	75.58
51	95.76	90.19	82.48	98.20	86.90	82.54	95.81	86.11	75.99	96.37	87.57	78.47
54	96.17	91.76	84.52	98.50	88.09	84.57	96.30	88.05	78.85	96.81	89.35	81.01
57	96.58	92.89	86.68	98.60	89.86	86.18	96.73	89.71	81.59	97.19	90.83	83.51
60	97.29	94.05	88.54	98.77	91.23	87.66	97.38	91.35	84.32	97.68	92.29	85.90
63	97.67	95.07	90.18	99.00	92.15	89.47	97.74	92.97	86.68	98.02	93.67	87.98
66	97.96	95.86	91.74	99.18	93.35	91.10	98.06	94.15	88.75	98.34	94.71	89.87
69	98.35	96.55	93.01	99.32	94.09	92.22	98.36	95.20	90.67	98.56	95.63	91.53
72	98.62	97.25	94.35	99.38	94.90	93.28	98.60	96.15	92.26	98.76	96.49	93.01

**Claims process time lags : Two wheelers**

**Vehicle code: 14**

**Cumulative percent of claim amount paid at the end of the year  
CLAIM AMOUNT**

Quarter ending in month	Deaths			TPPD			Others			All causes		
	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment
75	98.88	97.89	95.28	99.44	95.72	94.16	98.86	96.96	93.76	98.98	97.24	94.30
78	99.12	98.32	96.46	99.54	96.80	95.42	99.08	97.56	94.99	99.19	97.80	95.51
81	99.33	98.64	97.19	99.64	97.56	96.22	99.28	98.08	96.13	99.37	98.26	96.50
84	99.47	98.93	97.77	99.85	98.29	97.27	99.42	98.55	97.11	99.52	98.67	97.34
87	99.57	99.27	98.49	99.86	98.57	98.04	99.59	98.98	98.02	99.65	99.06	98.18
90	99.77	99.50	99.06	99.90	99.43	98.77	99.74	99.38	98.78	99.78	99.43	98.87
93	99.90	99.79	99.60	99.96	99.68	99.39	99.88	99.73	99.46	99.90	99.75	99.50
96	99.92	99.85	99.81	99.98	99.82	99.61	99.92	99.83	99.58	99.92	99.87	99.72

MR\_TP\_Table 4

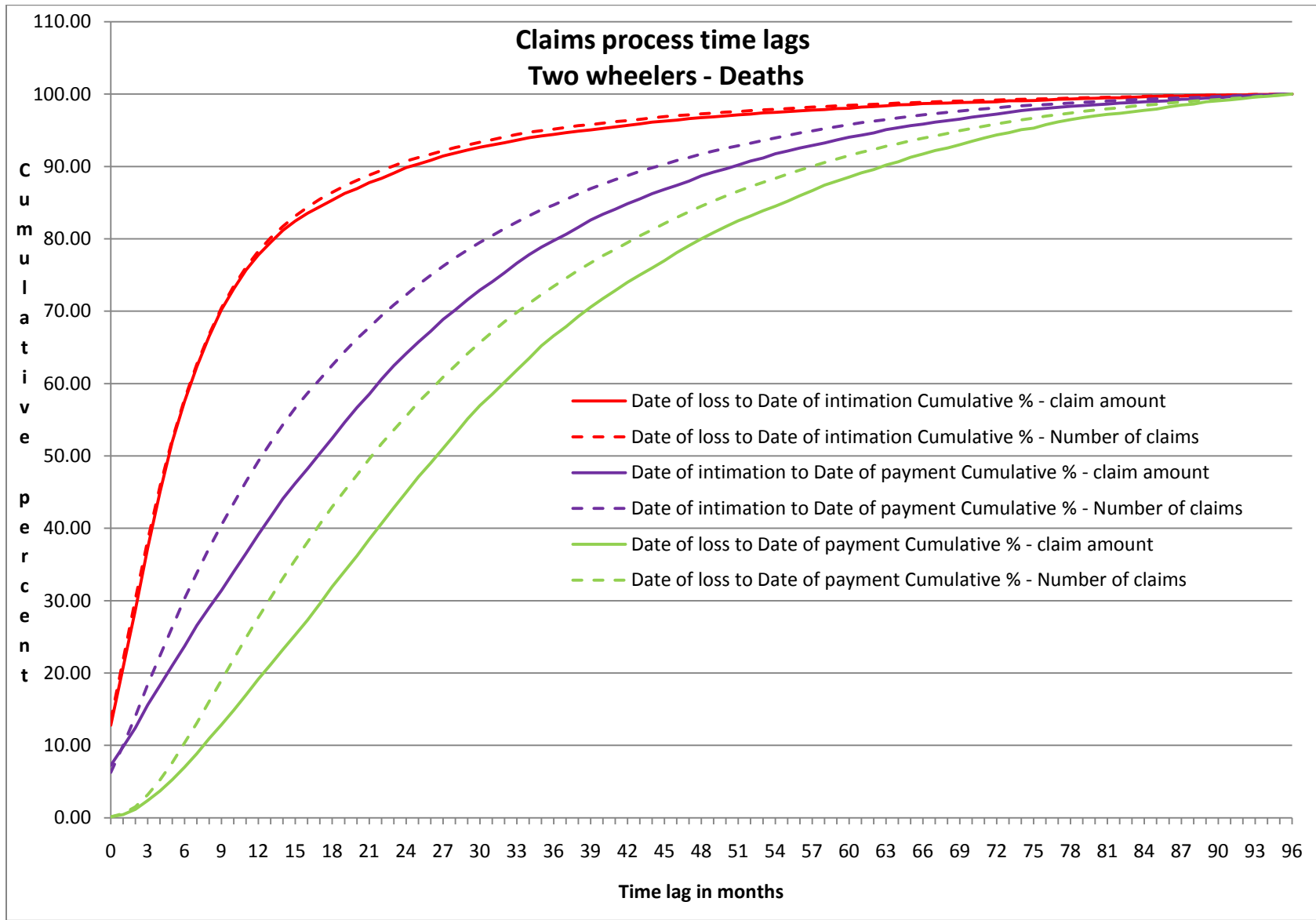


Figure 5

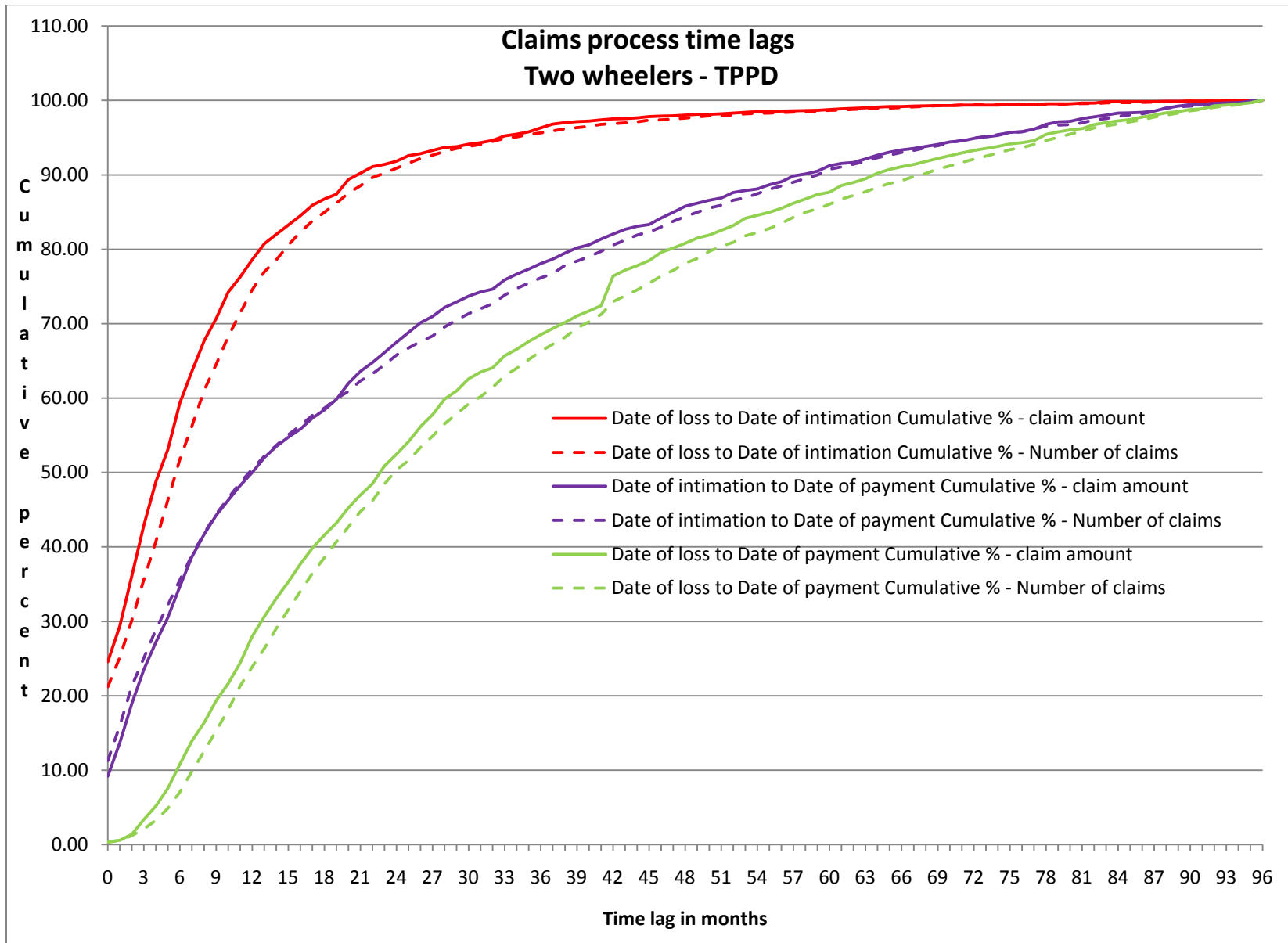


Figure 6

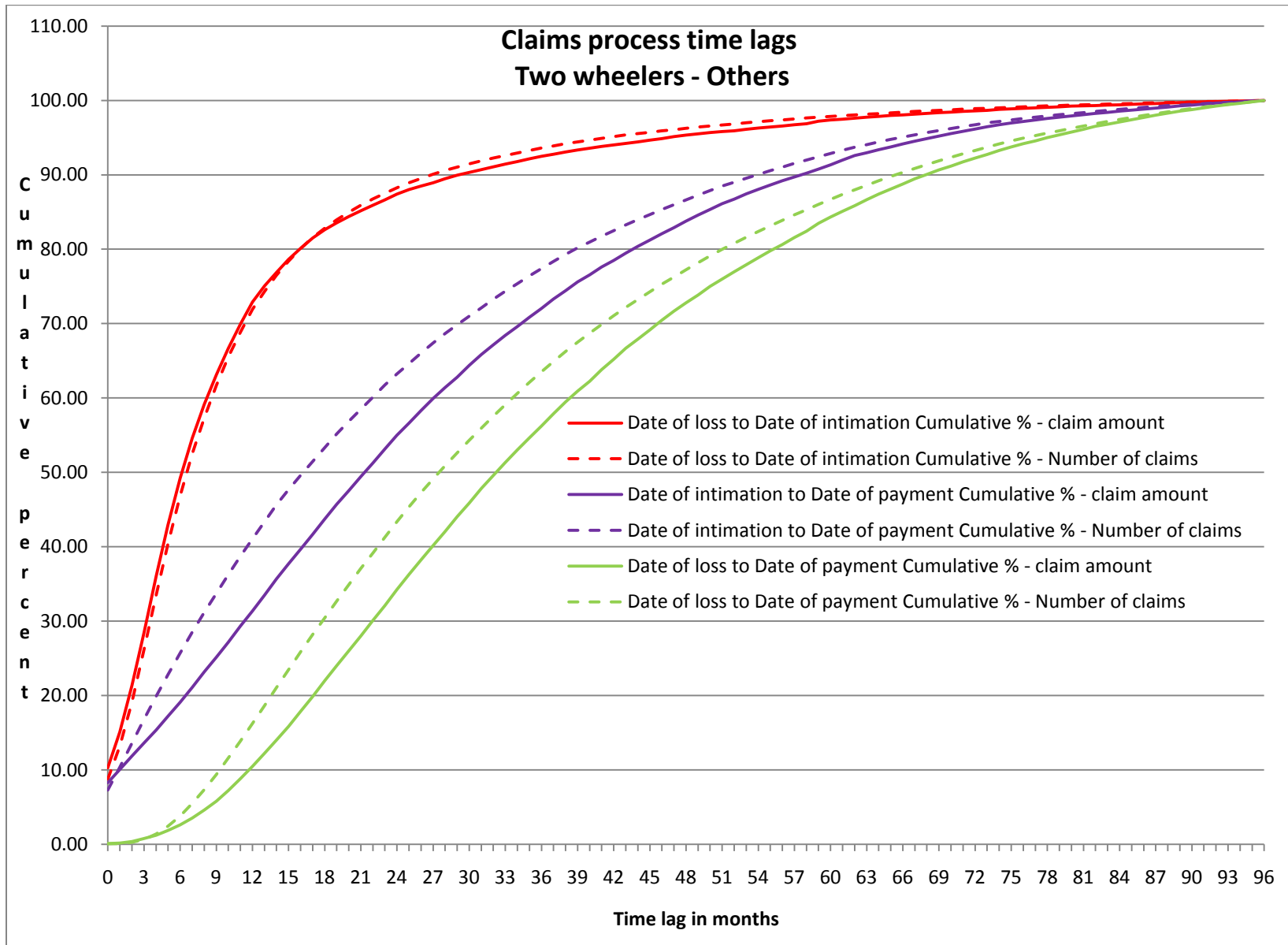


Figure 7

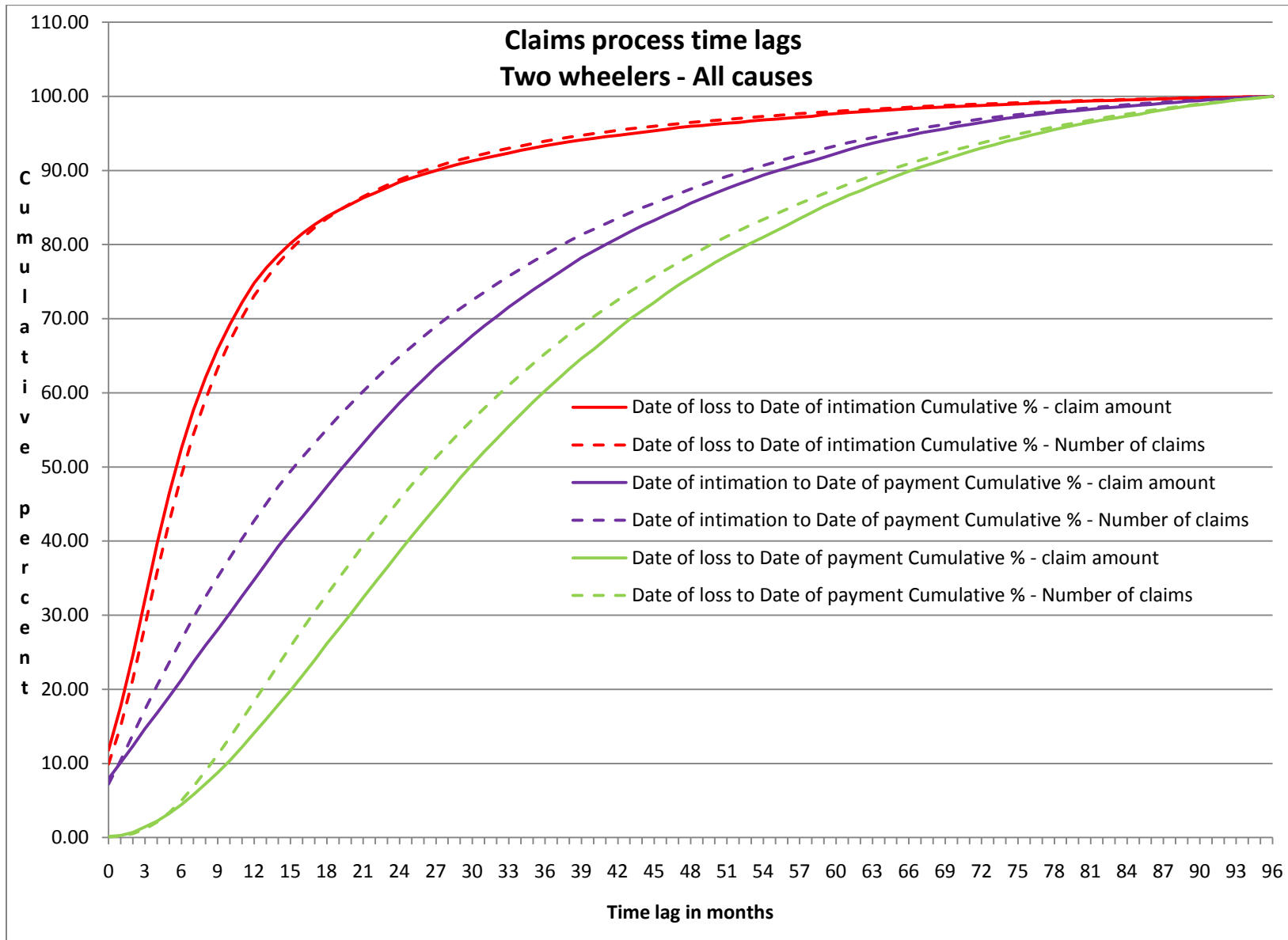


Figure 8

**Claims process time lags : Good carrying vehicles other than three wheelers - Public**

**Vehicle code: 17**

**Cumulative percent of claim amount paid at the end of the year**

**CLAIM NUMBERS**

Quarter ending in month	Deaths			TPPD			Others			All causes		
	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment
3	32.51	13.03	0.47	31.24	23.93	9.77	24.94	15.27	0.38	27.69	14.65	0.58
6	53.72	21.03	3.05	45.58	33.17	15.02	43.35	21.82	2.04	46.99	21.76	2.63
9	66.71	29.33	8.00	57.28	40.14	20.33	57.09	28.53	5.51	60.43	29.03	6.65
12	74.97	37.59	14.50	65.97	46.77	25.94	66.65	35.50	10.38	69.52	36.43	12.09
15	80.21	45.17	21.52	72.60	52.01	30.92	73.06	41.93	16.05	75.53	43.25	18.22
18	83.76	51.68	28.62	77.55	56.66	35.67	77.61	47.75	22.08	79.74	49.28	24.60
21	86.29	57.61	35.69	81.23	60.64	40.79	81.04	53.16	28.24	82.86	54.85	31.06
24	88.31	63.06	42.54	84.10	64.62	45.76	83.76	58.38	34.44	85.34	60.13	37.46
27	89.95	67.87	48.73	86.59	68.35	50.15	85.90	63.03	40.35	87.32	64.81	43.44
30	91.25	71.92	54.31	88.08	71.70	53.94	87.64	67.03	45.91	88.90	68.82	48.98
33	92.34	75.37	59.57	89.86	74.30	57.71	89.15	70.68	51.10	90.27	72.38	54.17
36	93.32	78.52	64.43	91.04	76.85	61.80	90.50	74.03	56.17	91.49	75.65	59.15

**Claims process time lags : Good carrying vehicles other than three wheelers - Public**

**Vehicle code: 17**

**Cumulative percent of claim amount paid at the end of the year**

**CLAIM NUMBERS**

Quarter ending in month	Deaths			TPPD			Others			All causes		
	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment
39	94.11	81.33	68.47	92.26	79.05	64.95	91.61	77.07	60.53	92.49	78.59	63.38
42	94.79	83.69	72.11	93.24	81.14	68.07	92.50	79.63	64.62	93.31	81.07	67.29
45	95.41	85.76	75.47	94.05	83.24	70.91	93.35	82.02	68.42	94.08	83.35	70.92
48	95.96	87.68	78.53	94.73	85.09	73.89	94.15	84.21	71.91	94.79	85.44	74.25
51	96.47	89.38	81.14	95.42	86.69	76.72	94.86	86.23	75.18	95.43	87.34	77.28
54	96.88	90.82	83.49	95.98	88.21	79.08	95.45	88.00	78.00	95.95	88.99	79.93
57	97.29	92.16	85.76	96.44	89.73	81.37	96.00	89.57	80.75	96.45	90.48	82.50
60	97.64	93.28	87.82	96.77	91.00	83.54	96.52	91.06	83.24	96.92	91.84	84.84
63	97.98	94.34	89.54	97.12	92.02	85.39	97.00	92.37	85.48	97.34	93.05	86.89
66	98.26	95.24	91.11	97.57	93.05	87.24	97.41	93.50	87.56	97.71	94.10	88.79
69	98.49	95.98	92.53	97.91	94.05	89.06	97.77	94.53	89.46	98.03	95.03	90.52
72	98.74	96.64	93.82	98.17	94.93	90.57	98.14	95.47	91.21	98.35	95.87	92.10

**Claims process time lags : Good carrying vehicles other than three wheelers - Public**

**Vehicle code: 17**

**Cumulative percent of claim amount paid at the end of the year**

**CLAIM NUMBERS**

Quarter ending in month	Deaths			TPPD			Others			All causes		
	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment
75	98.95	97.26	94.92	98.38	95.90	91.91	98.45	96.31	92.74	98.62	96.63	93.48
78	99.13	97.75	95.89	98.56	96.56	93.26	98.71	96.99	94.06	98.85	97.25	94.68
81	99.31	98.27	96.78	98.93	97.35	94.68	98.96	97.62	95.30	99.08	97.84	95.80
84	99.47	98.68	97.57	99.23	97.89	95.93	99.21	98.18	96.43	99.30	98.35	96.81
87	99.61	99.07	98.29	99.44	98.42	97.08	99.44	98.68	97.46	99.50	98.81	97.74
90	99.73	99.39	98.91	99.58	99.01	97.86	99.63	99.15	98.33	99.66	99.23	98.52
93	99.87	99.70	99.48	99.81	99.46	99.02	99.81	99.57	99.19	99.83	99.61	99.29
96	99.92	99.85	99.70	99.88	99.68	99.35	99.86	99.79	99.41	99.89	99.81	99.51

MR\_TP\_Table 5

**Claims process time lags : Good carrying vehicles other than three wheelers - Public**

**Vehicle code: 17**

**Cumulative percent of claim amount paid at the end of the year**

**CLAIM AMOUNT**

Quarter ending in month	Deaths			TPPD			Others			All causes		
	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment
3	31.97	11.61	0.23	32.92	23.48	2.30	26.95	13.87	0.28	29.69	12.74	0.27
6	52.68	16.33	1.16	47.78	33.20	7.54	45.63	18.22	0.99	49.42	17.32	1.13
9	65.15	22.14	3.52	61.05	40.57	16.20	58.53	23.36	2.85	62.09	22.85	3.32
12	73.31	29.12	7.45	69.04	48.81	26.85	67.44	29.83	6.13	70.59	29.61	7.00
15	78.53	36.20	12.59	74.48	53.61	32.79	73.32	36.08	10.70	76.12	36.29	11.89
18	82.06	43.00	18.56	79.11	58.99	37.98	77.50	42.17	15.99	79.95	42.75	17.54
21	84.64	49.41	25.13	82.37	63.48	43.31	80.65	48.14	22.19	82.80	48.95	23.94
24	86.79	55.60	32.10	84.40	66.85	48.57	83.36	54.06	28.62	85.20	54.99	30.65
27	88.45	61.28	38.69	86.68	70.11	53.46	85.37	59.29	34.89	87.03	60.45	37.08
30	89.85	66.08	44.90	87.97	73.31	57.59	87.14	63.95	40.99	88.60	65.17	43.22
33	90.99	70.11	51.16	89.77	75.83	60.18	88.72	68.17	47.01	89.94	69.27	49.34
36	92.06	73.99	56.83	90.58	78.72	64.58	90.20	72.04	52.74	91.20	73.14	55.02

**Claims process time lags : Good carrying vehicles other than three wheelers - Public**

**Vehicle code: 17**

**Cumulative percent of claim amount paid at the end of the year**

**CLAIM AMOUNT**

Quarter ending in month	Deaths			TPPD			Others			All causes		
	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment
39	92.98	77.48	61.60	91.44	80.78	67.65	91.32	75.41	57.73	92.21	76.56	59.88
42	93.79	80.40	66.13	92.13	83.19	70.21	92.15	78.28	62.28	93.03	79.46	64.40
45	94.49	82.97	70.29	93.08	84.72	73.09	93.04	80.83	66.47	93.82	82.01	68.57
48	95.18	85.48	74.07	94.15	86.55	75.99	93.80	83.22	70.20	94.54	84.46	72.32
51	95.75	87.56	77.37	95.40	87.72	78.94	94.56	85.39	73.76	95.21	86.57	75.73
54	96.26	89.28	80.20	96.11	89.67	81.58	95.17	87.23	76.83	95.76	88.35	78.68
57	96.80	90.92	82.94	96.41	91.20	83.76	95.75	88.92	79.79	96.32	90.01	81.51
60	97.23	92.29	85.46	96.68	92.45	85.36	96.31	90.51	82.35	96.81	91.48	84.04
63	97.60	93.59	87.47	97.11	93.30	86.98	96.84	91.92	84.77	97.25	92.83	86.23
66	97.94	94.63	89.53	97.35	94.22	88.54	97.31	93.11	86.93	97.64	93.94	88.34
69	98.21	95.55	91.28	97.86	94.95	89.88	97.69	94.18	88.95	97.97	94.93	90.20
72	98.52	96.33	92.87	98.03	95.82	91.37	98.08	95.14	90.74	98.31	95.79	91.89

**Claims process time lags : Good carrying vehicles other than three wheelers - Public**

**Vehicle code: 17**

**Cumulative percent of claim amount paid at the end of the year**

**CLAIM AMOUNT**

Quarter ending in month	Deaths			TPPD			Others			All causes		
	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment
75	98.76	96.99	94.17	98.44	96.71	92.79	98.44	96.10	92.47	98.61	96.58	93.39
78	98.98	97.54	95.34	98.54	97.20	94.04	98.71	96.80	93.89	98.86	97.20	94.67
81	99.25	98.07	96.42	98.75	97.78	95.12	98.94	97.44	95.15	99.10	97.78	95.83
84	99.45	98.54	97.31	98.98	98.21	96.19	99.19	98.10	96.34	99.33	98.34	96.86
87	99.58	98.98	98.09	99.37	98.49	97.22	99.43	98.63	97.45	99.51	98.82	97.79
90	99.71	99.34	98.81	99.48	98.99	97.87	99.60	99.13	98.34	99.66	99.24	98.59
93	99.84	99.68	99.43	99.70	99.30	99.09	99.79	99.53	99.20	99.82	99.61	99.32
96	99.89	99.75	99.65	99.79	99.62	99.35	99.85	99.65	99.52	99.88	99.83	99.64

MR\_TP\_Table 6

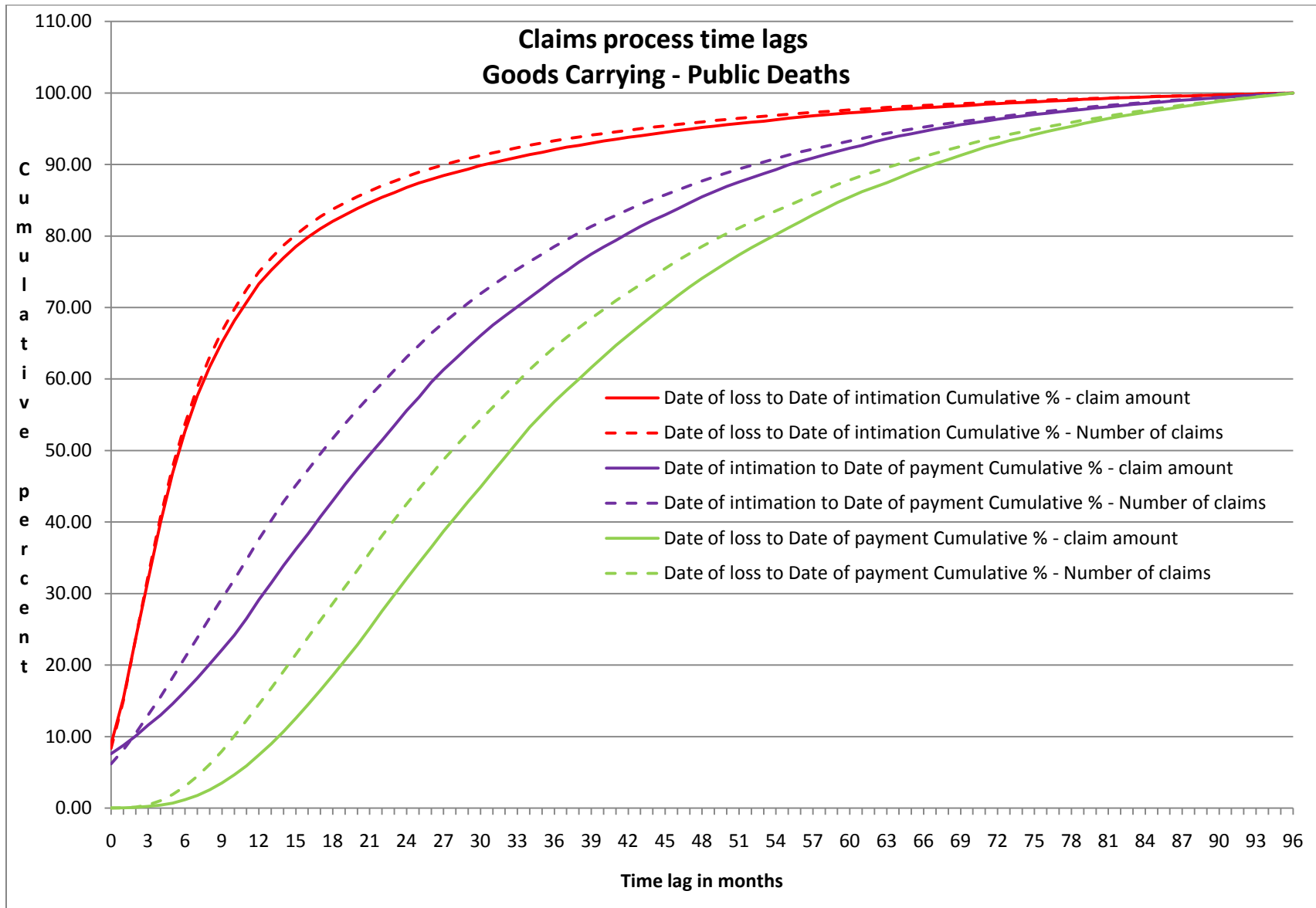


Figure 9

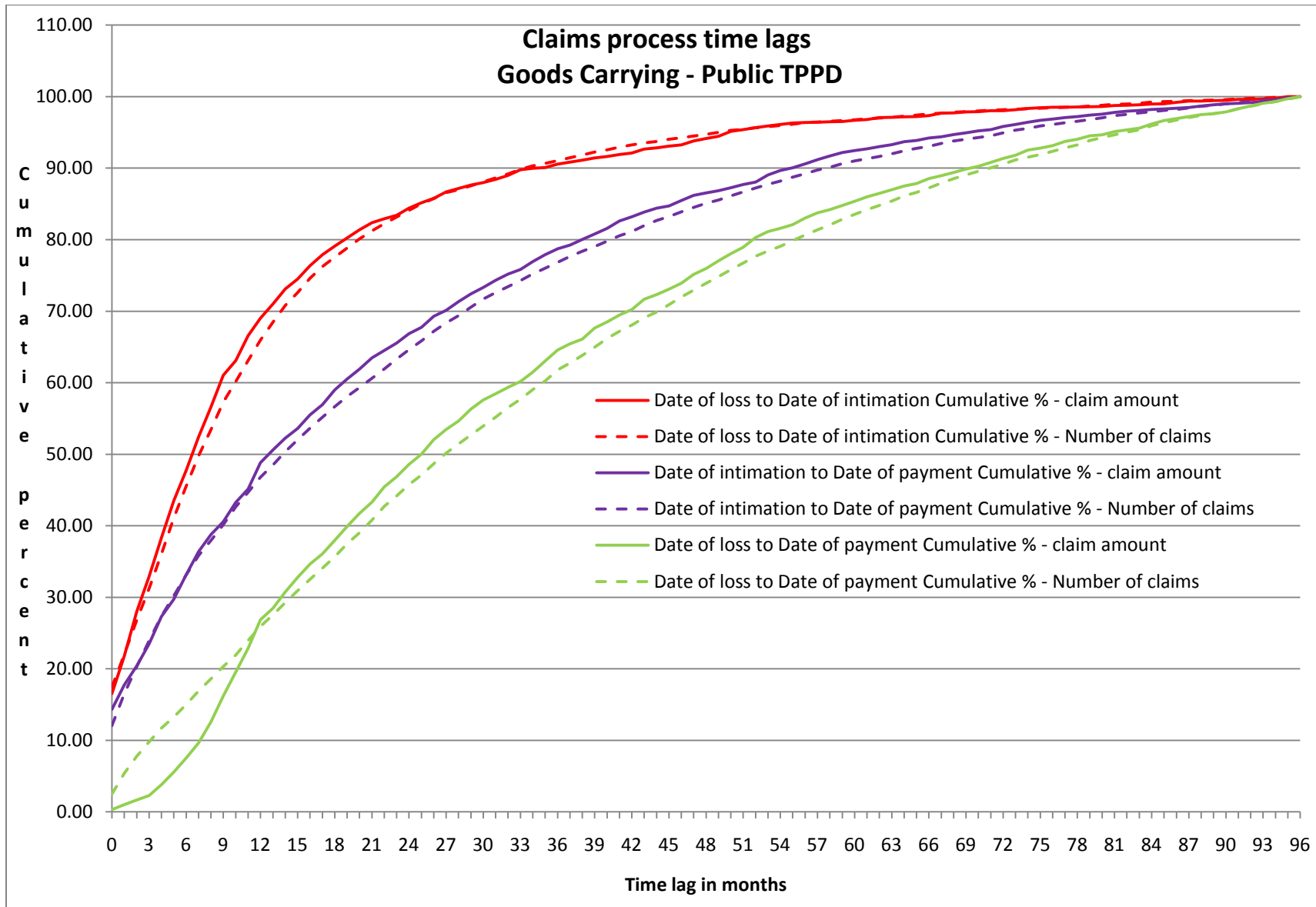


Figure 10

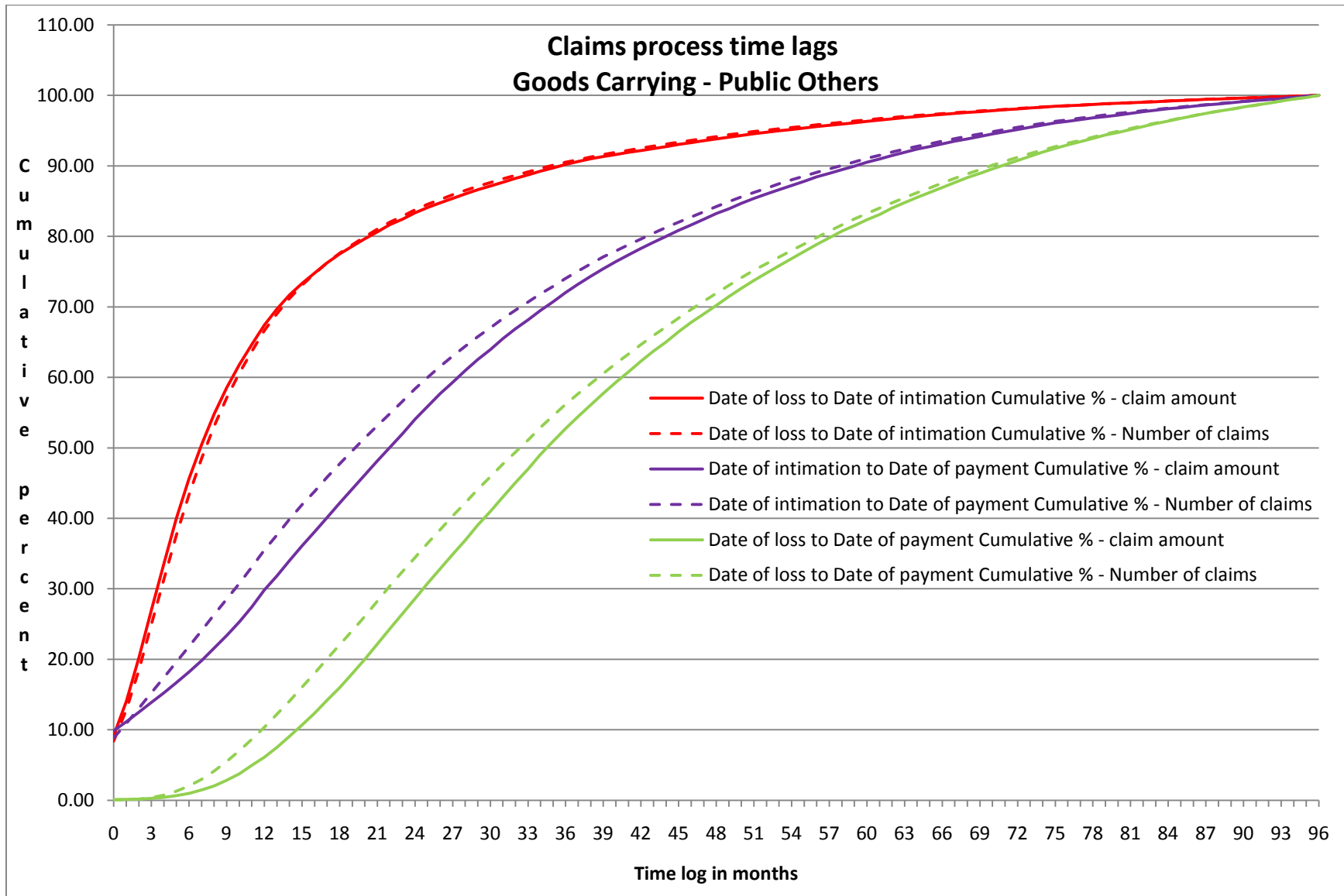


Figure 11

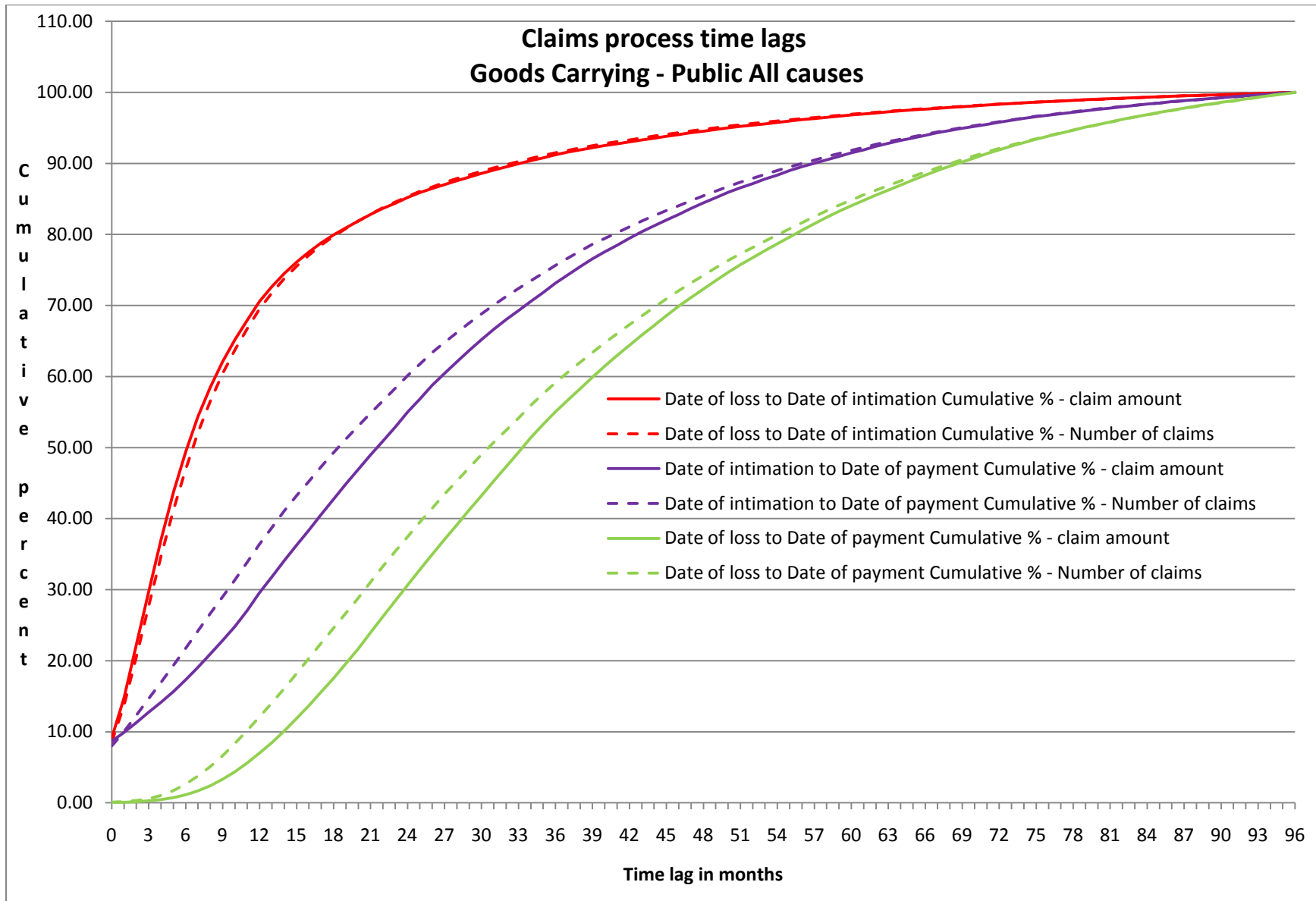


Figure 12

**Claims process time lags : Goods carrying vehicles other than three wheelers - Private**  
**Vehicle code: 18**

**Cumulative percent of claims paid at the end of the year**  
**CLAIM NUMBERS**

Quarter ending in month	Deaths			TPPD			Others			All causes		
	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment
3	36.33	17.65	0.75	38.16	15.50	1.28	30.11	19.78	1.01	33.46	18.35	0.99
6	55.28	26.03	4.70	53.36	20.68	4.05	47.30	28.08	3.94	50.67	26.06	4.17
9	66.47	33.80	10.94	63.89	25.12	7.55	60.11	35.45	9.19	62.56	32.95	9.35
12	74.64	41.64	17.83	71.70	29.64	11.55	68.72	41.99	14.98	70.88	39.44	15.08
15	79.17	49.16	24.33	76.65	33.08	15.82	74.55	48.74	21.12	76.19	45.74	20.97
18	82.54	55.05	31.51	80.17	35.92	19.73	78.90	53.79	27.33	80.11	50.58	27.00
21	84.96	60.62	38.10	82.85	38.43	23.26	81.78	58.56	33.18	82.83	55.12	32.60
24	87.00	66.20	43.95	84.95	41.26	26.74	84.28	62.72	38.94	85.13	59.39	37.95
27	88.77	70.22	49.68	86.55	44.33	29.53	86.20	66.99	43.95	86.93	63.36	42.73
30	89.96	74.26	54.99	88.22	46.55	32.55	87.97	70.48	49.05	88.54	66.75	47.48
33	90.98	77.52	60.20	89.58	49.23	35.80	89.14	73.65	53.68	89.71	69.84	52.00
36	91.90	80.39	64.14	90.87	51.84	38.37	90.35	76.14	57.75	90.86	72.46	55.75

**Claims process time lags : Goods carrying vehicles other than three wheelers - Private**  
**Vehicle code: 18**

**Cumulative percent of claims paid at the end of the year**  
**CLAIM NUMBERS**

Quarter ending in month	Deaths			TPPD			Others			All causes		
	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment
39	92.85	82.63	68.49	91.88	54.81	41.42	91.34	78.82	62.07	91.84	75.08	59.84
42	93.84	84.98	71.70	92.56	57.40	44.75	92.12	81.00	66.02	92.66	77.39	63.46
45	94.40	86.95	75.58	93.31	60.53	48.35	93.13	83.60	69.48	93.50	79.92	67.07
48	95.04	88.50	78.72	94.08	63.76	51.71	93.89	85.69	72.96	94.22	82.09	70.43
51	95.49	90.22	81.07	94.69	66.27	54.99	94.49	87.60	76.00	94.79	84.07	73.33
54	96.02	91.32	83.53	95.10	69.32	58.47	95.13	89.42	79.31	95.35	85.94	76.44
57	96.54	92.60	85.73	95.55	72.26	62.03	95.76	91.27	82.34	95.92	87.85	79.35
60	96.94	93.60	87.72	96.14	75.76	65.17	96.28	92.49	84.78	96.42	89.47	81.81
63	97.23	94.74	89.49	97.11	78.54	68.99	96.75	93.42	86.86	96.95	90.82	84.14
66	97.44	95.50	90.99	97.56	80.84	72.23	97.14	94.38	88.42	97.31	91.99	86.00
69	97.64	96.13	92.13	97.92	83.24	75.31	97.55	95.33	90.10	97.65	93.15	87.81
72	97.93	96.54	93.45	98.27	85.89	78.82	97.89	96.19	91.53	97.98	94.24	89.61

**Claims process time lags : Goods carrying vehicles other than three wheelers - Private**  
**Vehicle code: 18**

**Cumulative percent of claims paid at the end of the year**  
**CLAIM NUMBERS**

Quarter ending in month	Deaths			TPPD			Others			All causes		
	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment
75	98.18	97.31	94.71	98.58	88.48	82.55	98.20	96.92	93.04	98.28	95.35	91.48
78	98.40	97.80	95.71	98.76	90.86	86.03	98.56	97.54	94.47	98.56	96.28	93.19
81	98.66	98.35	96.56	99.06	92.62	88.40	98.77	98.14	95.62	98.80	97.10	94.49
84	98.85	98.94	97.46	99.23	93.88	90.65	99.12	98.51	96.53	99.07	97.71	95.65
87	99.25	99.23	98.37	99.27	95.59	92.87	99.38	98.99	97.57	99.32	98.38	96.89
90	99.48	99.45	99.04	99.57	97.01	95.38	99.56	99.45	98.45	99.54	98.96	98.02
93	99.72	99.86	99.59	99.76	98.85	97.89	99.76	99.78	99.30	99.75	99.62	99.11
96	99.82	99.88	99.71	99.85	98.89	97.93	99.82	99.84	99.52	99.84	99.66	99.15

MR\_TP\_Table 7

**Claims process time lags : Goods carrying vehicles other than three wheelers - Private**

**Vehicle code: 18**

**Cumulative percent of claims paid at the end of the year  
CLAIM AMOUNT**

Quarter ending in month	Deaths			TPPD			Others			All causes		
	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment
3	38.84	16.48	0.71	38.84	16.48	0.71	41.18	14.96	1.49	38.27	17.14	0.89
6	57.13	22.80	3.43	57.13	22.80	3.43	56.90	20.43	5.24	55.38	23.59	3.93
9	67.80	29.48	8.63	67.80	29.48	8.63	68.13	25.10	10.23	66.28	29.56	9.10
12	75.01	36.19	14.35	75.01	36.19	14.35	75.43	29.84	14.27	73.85	35.58	14.38
15	79.47	43.00	19.17	79.47	43.00	19.17	79.58	33.02	18.34	78.82	41.39	19.12
18	83.41	48.64	25.84	83.41	48.64	25.84	82.32	35.45	22.14	82.36	46.02	24.82
21	85.92	53.99	31.71	85.92	53.99	31.71	84.64	38.19	25.94	84.77	50.41	30.02
24	87.66	59.81	37.19	87.66	59.81	37.19	86.56	41.21	29.50	86.66	55.14	35.03
27	89.18	64.04	42.70	89.18	64.04	42.70	88.07	43.63	31.75	88.15	58.86	39.78
30	90.78	68.51	48.55	90.78	68.51	48.55	89.49	45.60	34.60	89.68	62.49	44.72
33	92.13	72.21	53.68	92.13	72.21	53.68	90.71	48.17	37.43	90.87	66.25	49.35
36	93.06	75.38	58.41	93.06	75.38	58.41	91.93	51.00	39.97	92.01	69.17	53.35

**Claims process time lags : Goods carrying vehicles other than three wheelers - Private**

**Vehicle code: 18**

**Cumulative percent of claims paid at the end of the year  
CLAIM AMOUNT**

Quarter ending in month	Deaths			TPPD			Others			All causes		
	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment
39	93.68	77.73	62.77	93.68	77.73	62.77	92.57	54.99	43.99	92.68	72.10	57.62
42	94.46	80.72	66.69	94.46	80.72	66.69	93.11	57.53	48.12	93.35	74.70	61.52
45	94.96	83.98	71.27	94.96	83.98	71.27	93.79	60.57	52.16	94.06	77.80	65.46
48	95.42	85.35	74.15	95.42	85.35	74.15	94.35	63.94	55.06	94.57	79.99	69.19
51	96.05	87.45	76.72	96.05	87.45	76.72	94.91	65.87	57.56	95.13	82.02	71.82
54	96.59	88.84	79.25	96.59	88.84	79.25	95.23	68.80	60.11	95.73	83.85	74.68
57	97.11	90.46	82.41	97.11	90.46	82.41	95.45	71.52	63.75	96.33	86.01	77.96
60	97.38	91.71	85.28	97.38	91.71	85.28	95.96	74.59	66.47	96.76	87.70	80.79
63	97.60	93.57	87.55	97.60	93.57	87.55	97.36	77.80	70.07	97.38	89.48	83.38
66	97.95	94.31	89.39	97.95	94.31	89.39	97.70	79.99	73.58	97.69	90.70	85.37
69	98.15	95.42	90.96	98.15	95.42	90.96	97.98	82.64	77.32	98.04	92.02	87.42
72	98.41	95.78	92.25	98.41	95.78	92.25	98.37	85.06	80.12	98.35	93.05	89.07

**Claims process time lags : Goods carrying vehicles other than three wheelers - Private**

**Vehicle code: 18**

**Cumulative percent of claims paid at the end of the year  
CLAIM AMOUNT**

Quarter ending in month	Deaths			TPPD			Others			All causes		
	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment
75	98.58	96.51	93.40	98.58	96.51	93.40	98.63	87.84	83.33	98.57	94.24	90.82
78	98.76	96.93	94.68	98.76	96.93	94.68	98.70	89.85	86.30	98.74	95.14	92.44
81	98.97	97.75	95.50	98.97	97.75	95.50	98.97	92.17	88.96	98.92	96.39	93.74
84	99.12	98.39	96.81	99.12	98.39	96.81	99.29	93.53	91.12	99.17	97.17	95.23
87	99.44	98.85	97.71	99.44	98.85	97.71	99.37	95.91	94.08	99.39	98.12	96.76
90	99.57	99.00	98.80	99.57	99.00	98.80	99.72	97.30	96.23	99.57	98.70	98.21
93	99.70	99.64	99.35	99.70	99.64	99.35	99.87	99.30	98.95	99.78	99.57	99.24
96	99.79	99.84	99.54	99.79	99.84	99.54	99.92	99.52	98.97	99.83	99.69	99.46

MR\_TP\_Table 8

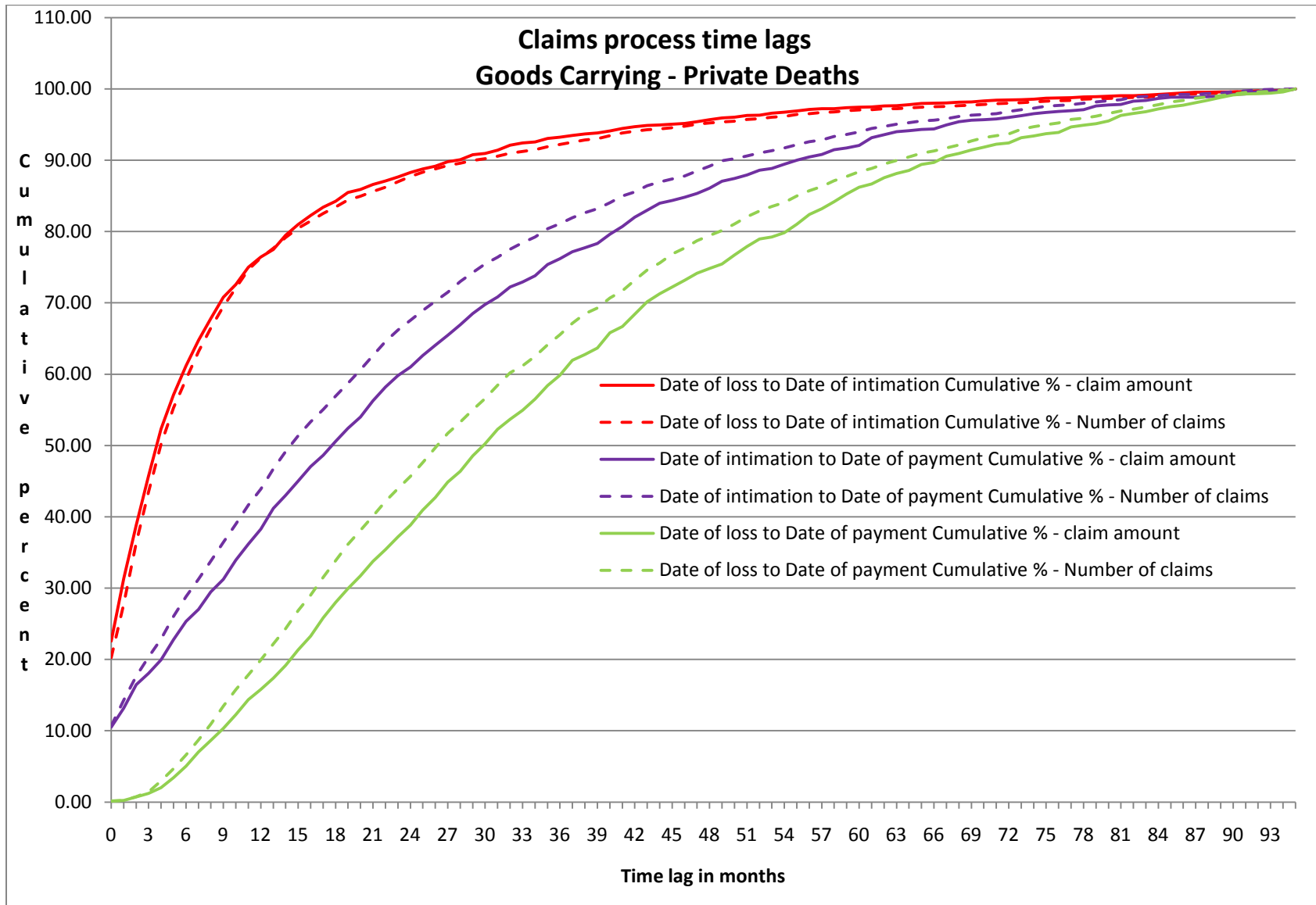


Figure 13

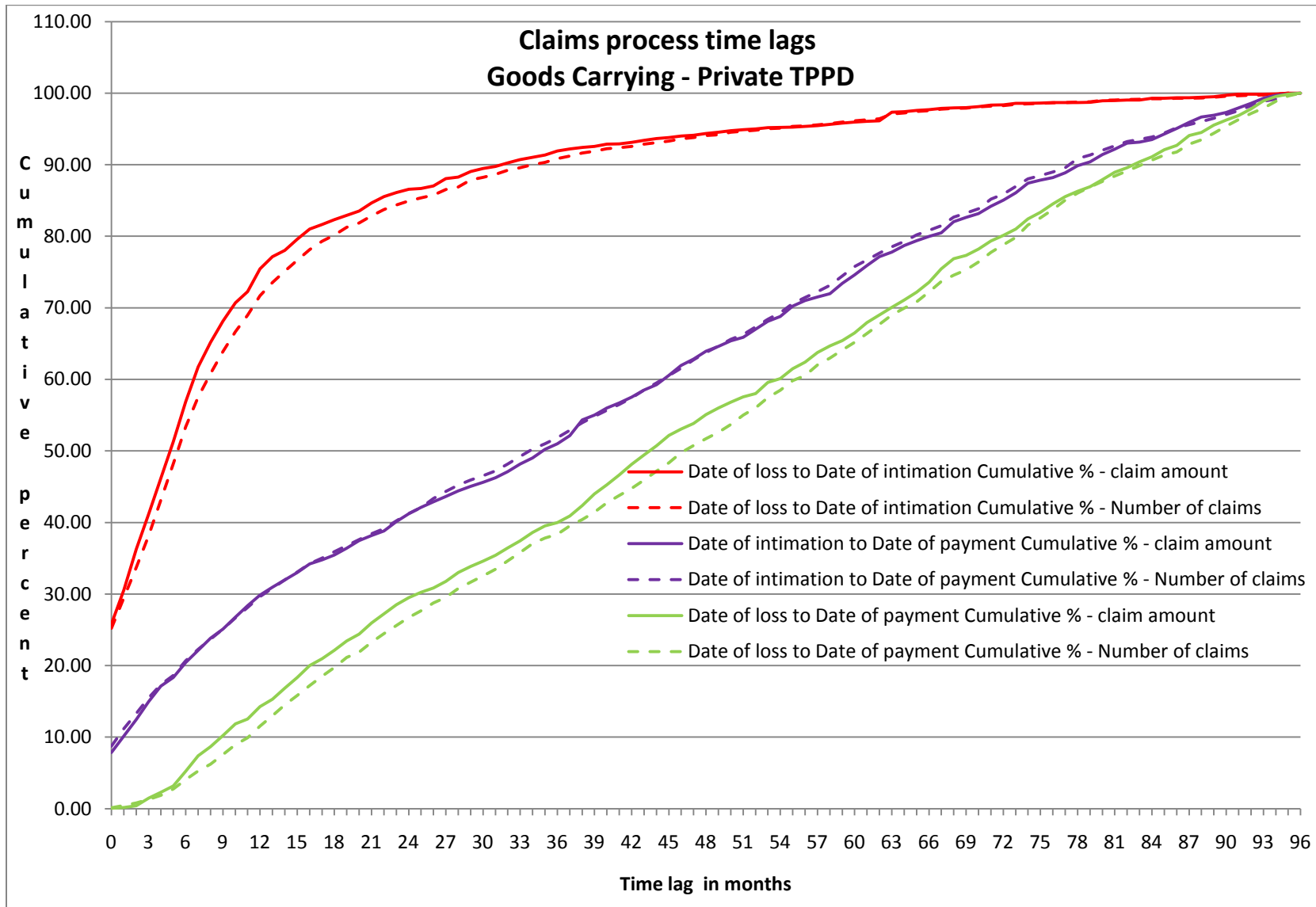


Figure 14

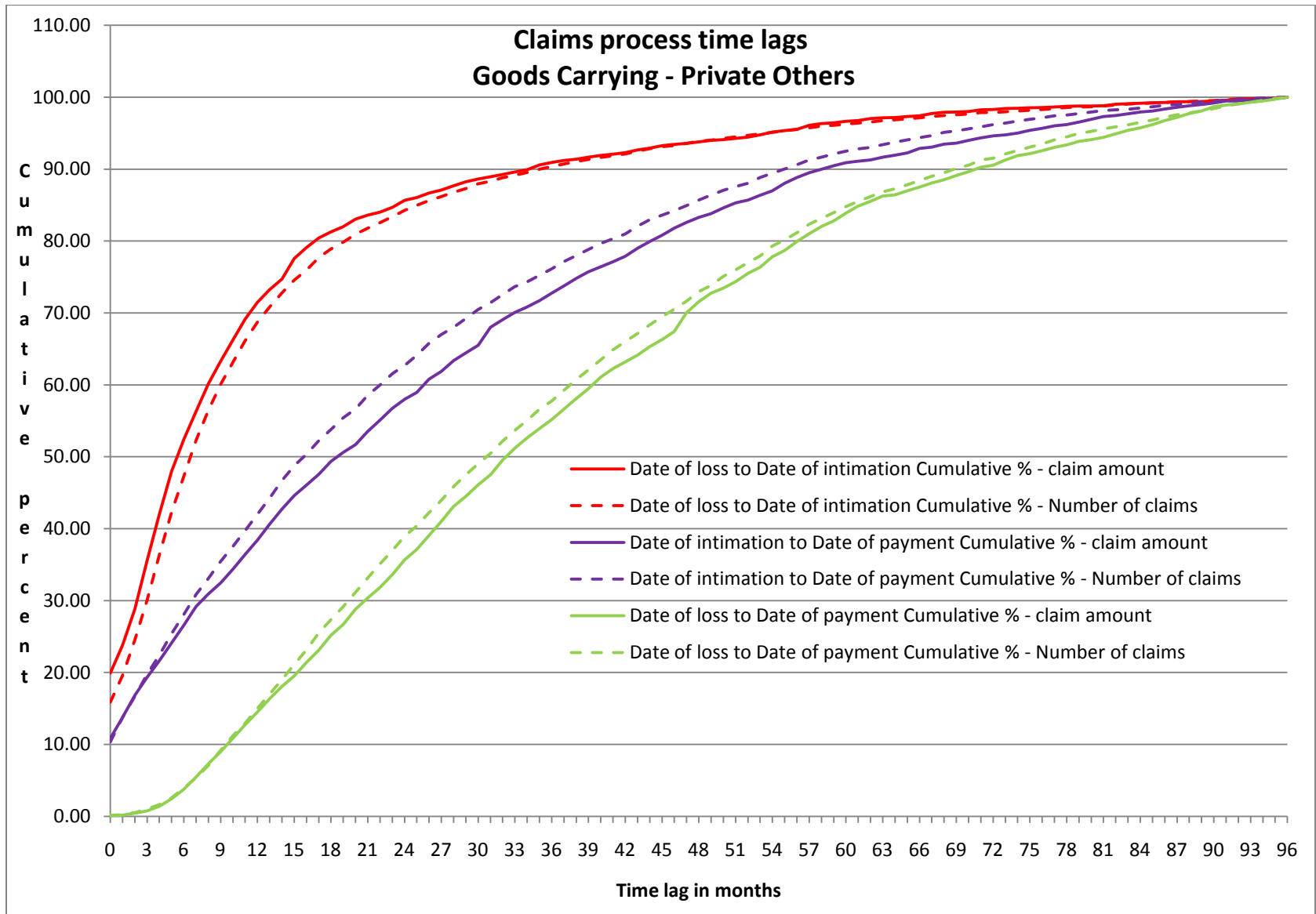


Figure 15

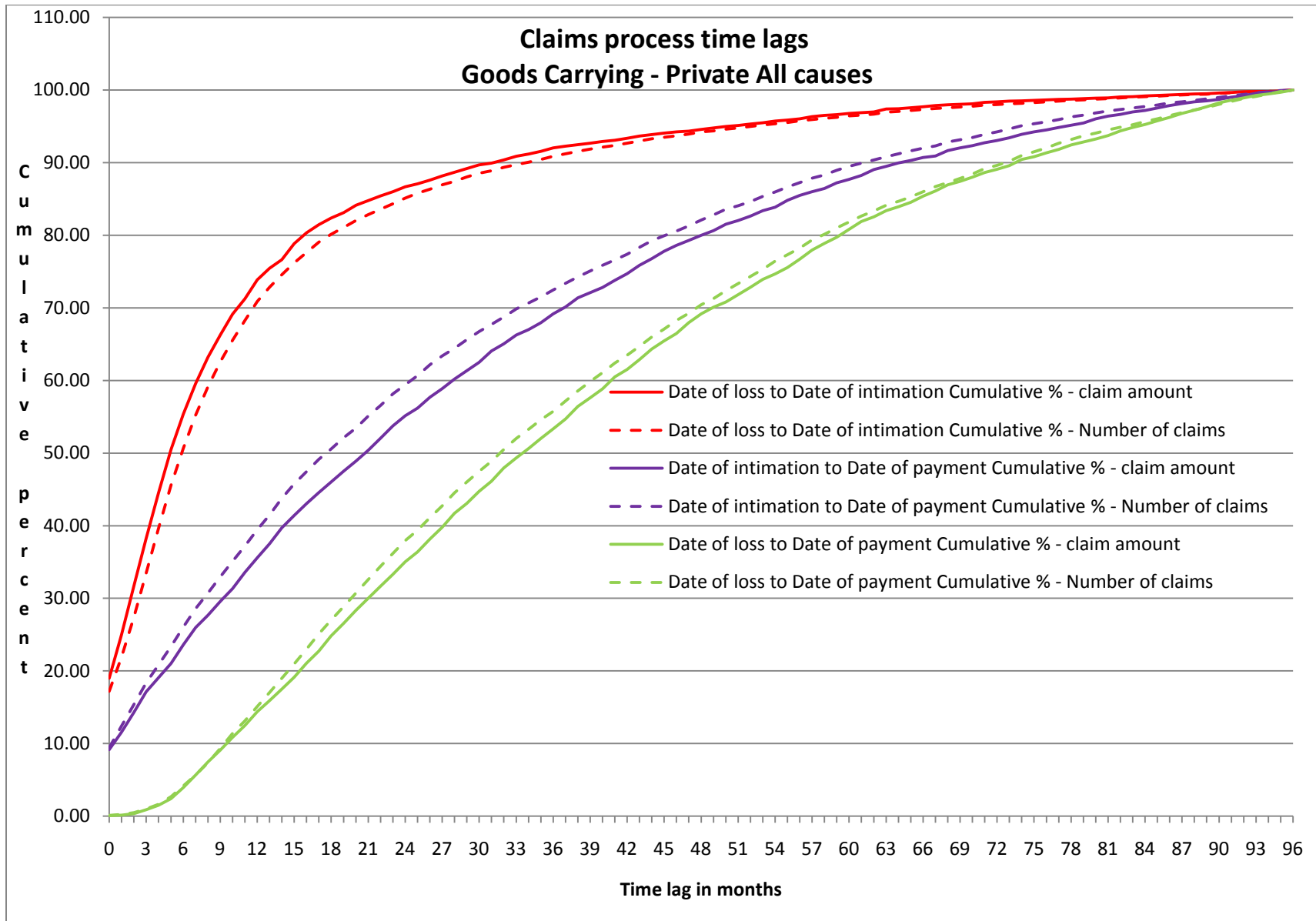


Figure 16

**Claims process time lags : Passengers carrying four wheeled vehicles**  
**Vehicle code: 21**

**Cumulative percent of claims paid at the end of the year**  
**CLAIM NUMBERS**

Quarter ending in month	Deaths			TPPD			Others			All causes		
	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment
3	32.74	13.74	0.56	33.13	21.86	5.52	21.80	16.17	0.41	24.53	15.74	0.55
6	53.80	22.25	3.62	47.73	29.57	9.26	40.50	23.34	2.21	43.67	23.23	2.67
9	66.44	30.53	9.11	59.25	35.76	14.83	54.79	30.32	5.68	57.52	30.48	6.64
12	74.52	38.55	15.88	67.98	41.04	20.49	64.89	37.25	10.52	67.13	37.62	11.93
15	79.72	45.65	23.09	73.85	45.32	25.57	71.75	43.71	16.36	73.60	44.18	18.06
18	83.28	52.03	30.04	78.77	49.23	31.24	76.72	49.37	22.30	78.25	49.97	24.22
21	85.80	57.73	36.78	82.11	52.53	35.56	80.32	54.68	28.48	81.59	55.32	30.49
24	87.71	62.84	43.22	84.63	56.36	39.93	83.22	59.65	34.54	84.27	60.30	36.60
27	89.26	67.56	49.09	86.80	59.40	43.98	85.48	64.13	40.34	86.36	64.81	42.38
30	90.58	71.39	54.39	88.59	62.26	47.78	87.35	68.08	45.96	88.10	68.71	47.89
33	91.65	74.91	59.34	90.27	65.38	51.01	88.92	71.69	51.26	89.57	72.28	53.06
36	92.64	77.92	63.79	91.65	67.86	54.45	90.26	74.96	56.20	90.83	75.48	57.87

**Claims process time lags : Passengers carrying four wheeled vehicles**  
**Vehicle code: 21**

**Cumulative percent of claims paid at the end of the year**  
**CLAIM NUMBERS**

Quarter ending in month	Deaths			TPPD			Others			All causes		
	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment
39	93.54	80.64	67.85	92.63	70.33	58.13	91.36	77.89	60.61	91.88	78.35	62.18
42	94.29	83.02	71.44	93.40	73.20	61.34	92.35	80.36	64.58	92.81	80.81	66.05
45	94.92	85.17	74.70	94.12	75.37	64.30	93.18	82.68	68.31	93.60	83.09	69.66
48	95.54	87.11	77.67	94.69	78.12	67.14	93.95	84.85	71.69	94.33	85.21	72.94
51	96.02	88.78	80.28	95.16	80.19	70.02	94.61	86.86	74.87	94.94	87.16	75.98
54	96.46	90.23	82.68	95.59	82.10	72.50	95.27	88.55	77.78	95.55	88.79	78.77
57	96.84	91.53	84.88	96.17	84.09	74.87	95.86	90.16	80.50	96.09	90.34	81.37
60	97.22	92.81	86.84	96.70	85.91	77.16	96.37	91.58	82.87	96.57	91.74	83.64
63	97.55	93.89	88.57	97.07	87.55	80.07	96.83	92.88	85.12	97.00	92.99	85.79
66	97.90	94.79	90.24	97.33	88.98	82.22	97.26	93.99	87.24	97.41	94.06	87.81
69	98.16	95.58	91.65	97.68	90.39	84.09	97.65	94.91	89.13	97.76	94.97	89.59
72	98.45	96.33	92.98	98.06	91.87	86.28	98.00	95.77	90.85	98.10	95.81	91.23

**Claims process time lags : Passengers carrying four wheeled vehicles**  
**Vehicle code: 21**

**Cumulative percent of claims paid at the end of the year**  
**CLAIM NUMBERS**

Quarter ending in month	Deaths			TPPD			Others			All causes		
	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment
75	98.68	96.97	94.16	98.45	93.25	88.46	98.32	96.55	92.47	98.41	96.57	92.77
78	98.90	97.52	95.22	98.78	94.46	90.41	98.62	97.20	93.87	98.69	97.22	94.10
81	99.11	98.07	96.17	98.92	95.35	92.26	98.89	97.76	95.11	98.94	97.78	95.29
84	99.28	98.51	97.08	99.16	96.37	93.67	99.15	98.31	96.29	99.18	98.32	96.42
87	99.47	98.95	97.89	99.54	97.43	95.51	99.39	98.84	97.32	99.41	98.83	97.41
90	99.64	99.33	98.67	99.62	98.54	97.33	99.59	99.29	98.29	99.60	99.28	98.36
93	99.83	99.67	99.36	99.79	99.38	98.63	99.81	99.67	99.18	99.82	99.66	99.21
96	99.89	99.87	99.58	99.85	99.49	98.82	99.85	99.87	99.35	99.86	99.79	99.44

MR\_TP\_Table 9

**Claims process time lags : Passengers carrying four wheeled vehicles**

**Vehicle code: 21**

**Cumulative percent of claims paid at the end of the year**  
**CLAIM AMOUNT**

Quarter ending in month	Deaths			TPPD			Others			All causes		
	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment
3	32.76	11.39	0.27	40.50	19.44	1.86	24.75	14.15	0.65	28.79	12.97	0.49
6	53.22	16.45	1.37	54.58	27.75	5.99	43.53	18.74	1.42	48.22	17.85	1.48
9	65.75	22.29	4.12	63.86	34.03	12.97	56.97	23.80	3.22	61.15	23.29	3.81
12	73.75	29.31	8.13	71.97	39.01	18.92	66.32	29.81	6.31	69.85	29.74	7.38
15	78.78	36.21	13.56	77.00	43.31	24.65	72.50	35.84	10.36	75.48	36.14	12.09
18	82.25	43.01	19.56	81.64	46.84	31.03	76.83	41.94	15.10	79.43	42.52	17.44
21	84.68	49.13	26.13	84.26	49.42	35.09	80.12	47.46	20.87	82.31	48.27	23.55
24	86.54	55.01	32.84	86.51	54.07	38.82	82.75	52.88	26.68	84.58	53.89	29.74
27	88.11	60.75	39.32	88.35	56.29	44.72	84.70	58.07	32.71	86.35	59.28	35.98
30	89.38	65.35	45.22	89.52	58.74	47.90	86.47	62.48	38.49	87.87	63.74	41.77
33	90.57	69.77	51.07	90.74	60.90	50.23	88.00	66.73	44.39	89.24	68.03	47.58
36	91.68	73.61	56.28	91.60	63.52	53.73	89.35	70.52	49.73	90.47	71.82	52.83

**Claims process time lags : Passengers carrying four wheeled vehicles**

**Vehicle code: 21**

**Cumulative percent of claims paid at the end of the year**  
**CLAIM AMOUNT**

Quarter ending in month	Deaths			TPPD			Others			All causes		
	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment
39	92.79	76.89	61.25	92.44	68.95	57.08	90.42	73.94	54.68	91.55	75.21	57.76
42	93.53	79.74	65.78	92.97	72.18	60.51	91.44	76.83	59.11	92.43	78.09	62.22
45	94.29	82.28	69.86	93.74	74.37	64.32	92.30	79.60	63.41	93.25	80.74	66.40
48	95.04	84.87	73.49	94.08	77.37	67.18	93.12	82.03	67.40	94.02	83.26	70.21
51	95.59	86.80	76.65	94.56	79.61	70.73	93.83	84.43	71.01	94.65	85.44	73.61
54	96.09	88.46	79.46	94.81	81.29	73.00	94.51	86.40	74.33	95.24	87.26	76.68
57	96.52	89.96	82.17	95.16	83.94	75.57	95.18	88.32	77.44	95.79	89.00	79.59
60	97.01	91.56	84.75	95.79	85.76	77.64	95.78	90.04	80.26	96.35	90.67	82.29
63	97.36	92.88	86.72	96.15	87.25	80.36	96.27	91.60	82.95	96.77	92.11	84.65
66	97.73	93.93	88.58	98.00	88.74	82.88	96.78	92.87	85.32	97.24	93.28	86.78
69	97.97	94.83	90.26	98.22	89.85	84.53	97.18	94.05	87.39	97.57	94.33	88.67
72	98.31	95.73	91.78	98.53	91.29	86.49	97.58	95.13	89.44	97.93	95.34	90.47

**Claims process time lags : Passengers carrying four wheeled vehicles**

**Vehicle code: 21**

**Cumulative percent of claims paid at the end of the year**  
**CLAIM AMOUNT**

Quarter ending in month	Deaths			TPPD			Others			All causes		
	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment
75	98.58	96.53	93.19	98.80	92.27	88.23	97.96	96.07	91.27	98.26	96.21	92.10
78	98.85	97.10	94.34	99.07	94.12	90.23	98.27	96.81	92.89	98.55	96.89	93.51
81	99.06	97.70	95.49	99.18	95.01	91.75	98.57	97.46	94.30	98.81	97.53	94.80
84	99.25	98.21	96.52	99.37	96.52	93.56	98.89	98.14	95.66	99.07	98.14	96.02
87	99.45	98.71	97.48	99.56	97.55	95.34	99.20	98.72	96.86	99.32	98.69	97.12
90	99.60	99.08	98.44	99.59	98.47	97.08	99.44	99.18	98.02	99.52	99.12	98.20
93	99.80	99.38	99.23	99.67	99.32	98.39	99.69	99.62	99.06	99.74	99.50	99.13
96	99.82	99.58	99.43	99.87	99.52	98.59	99.89	99.82	99.08	99.84	99.70	99.33

MR\_TP\_Table 10

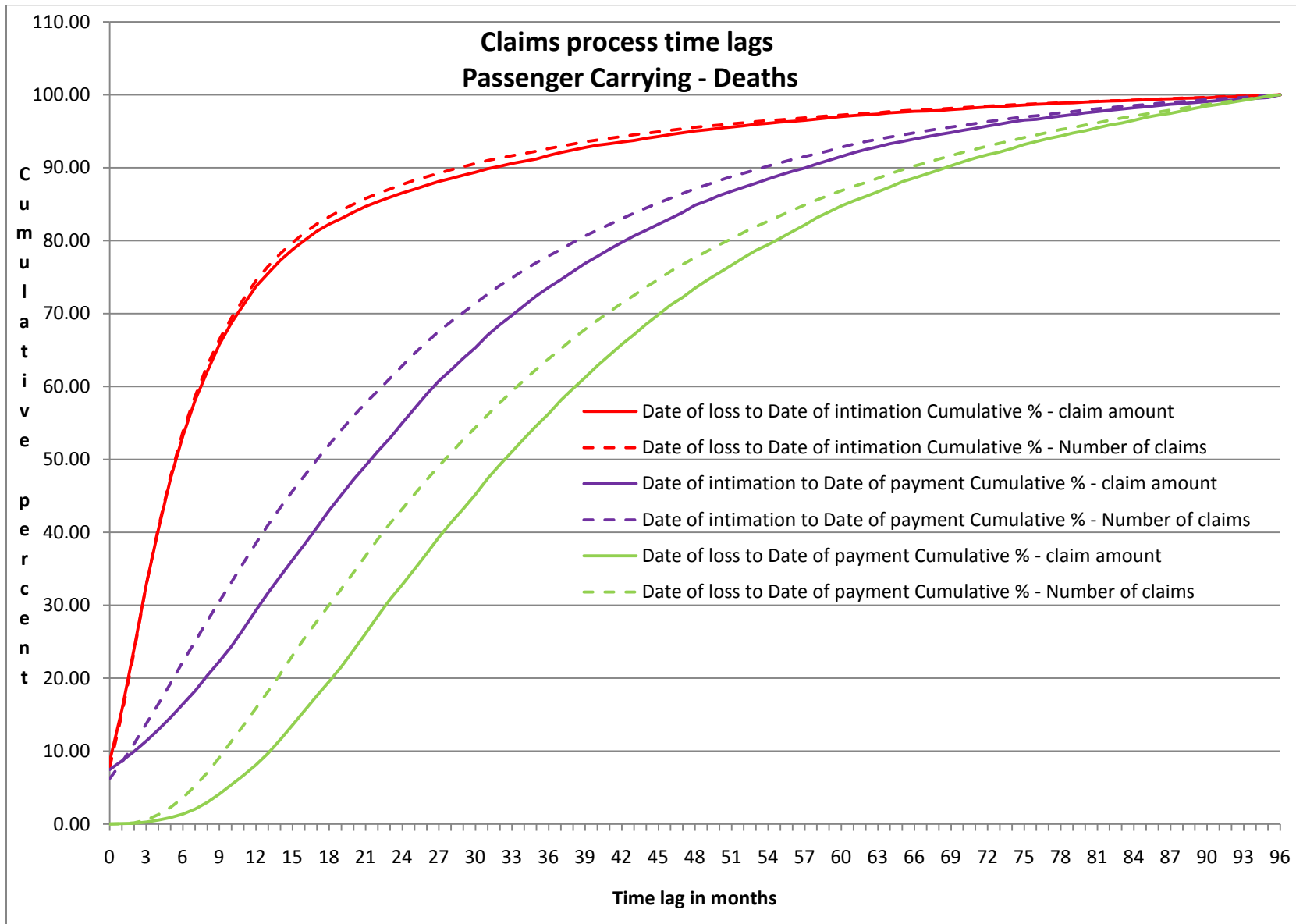


Figure 17

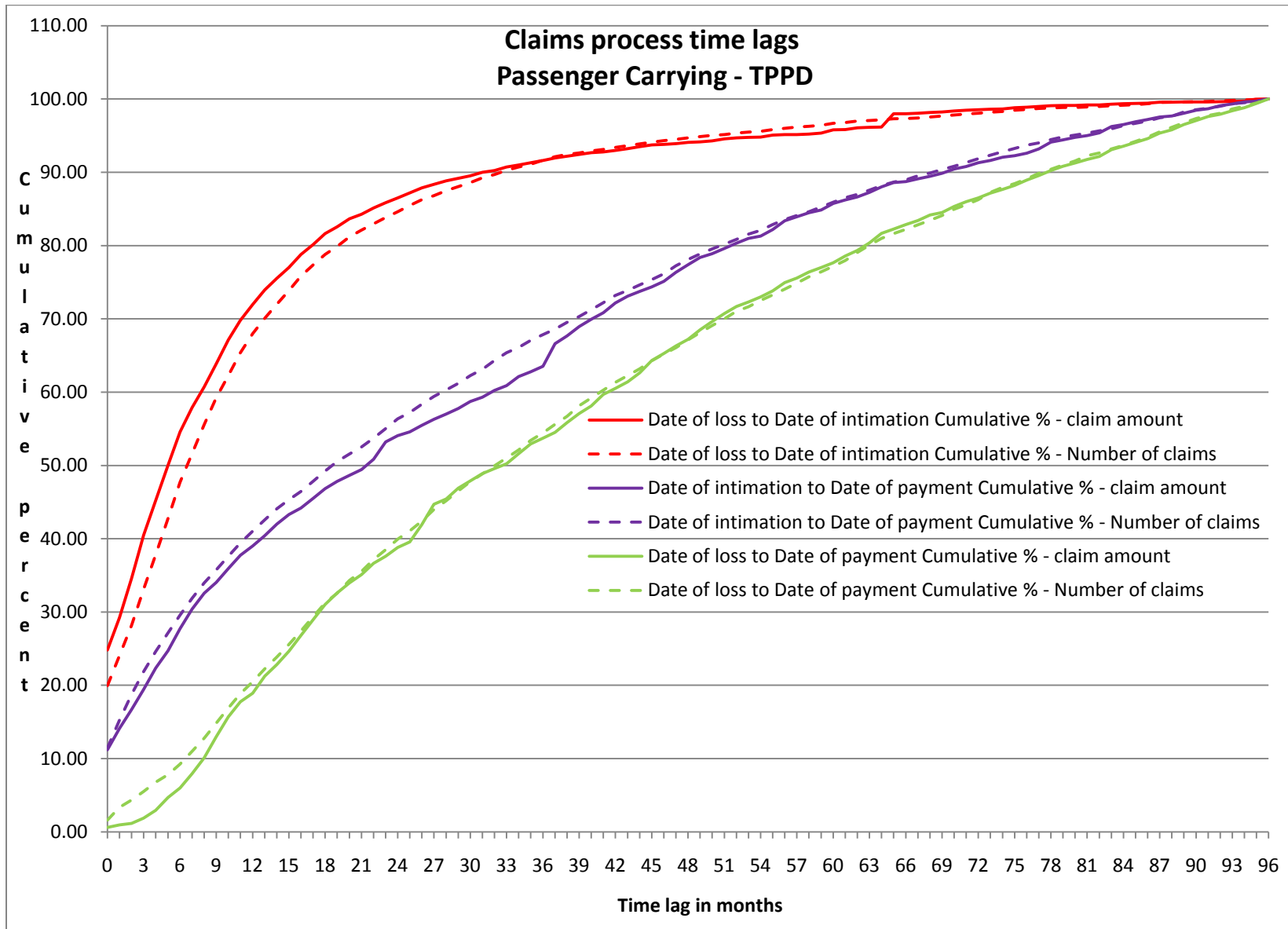


Figure 18

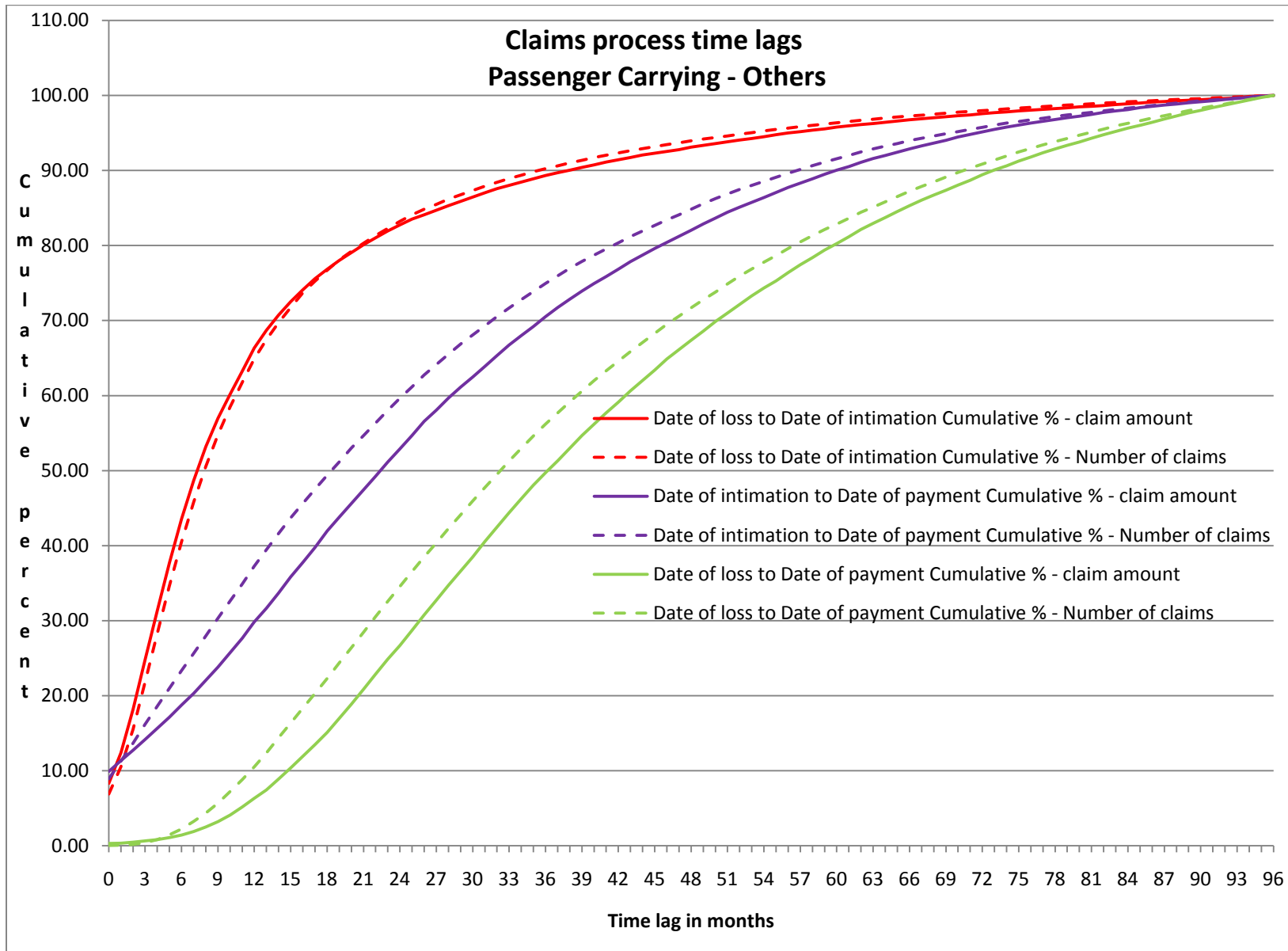


Figure 19

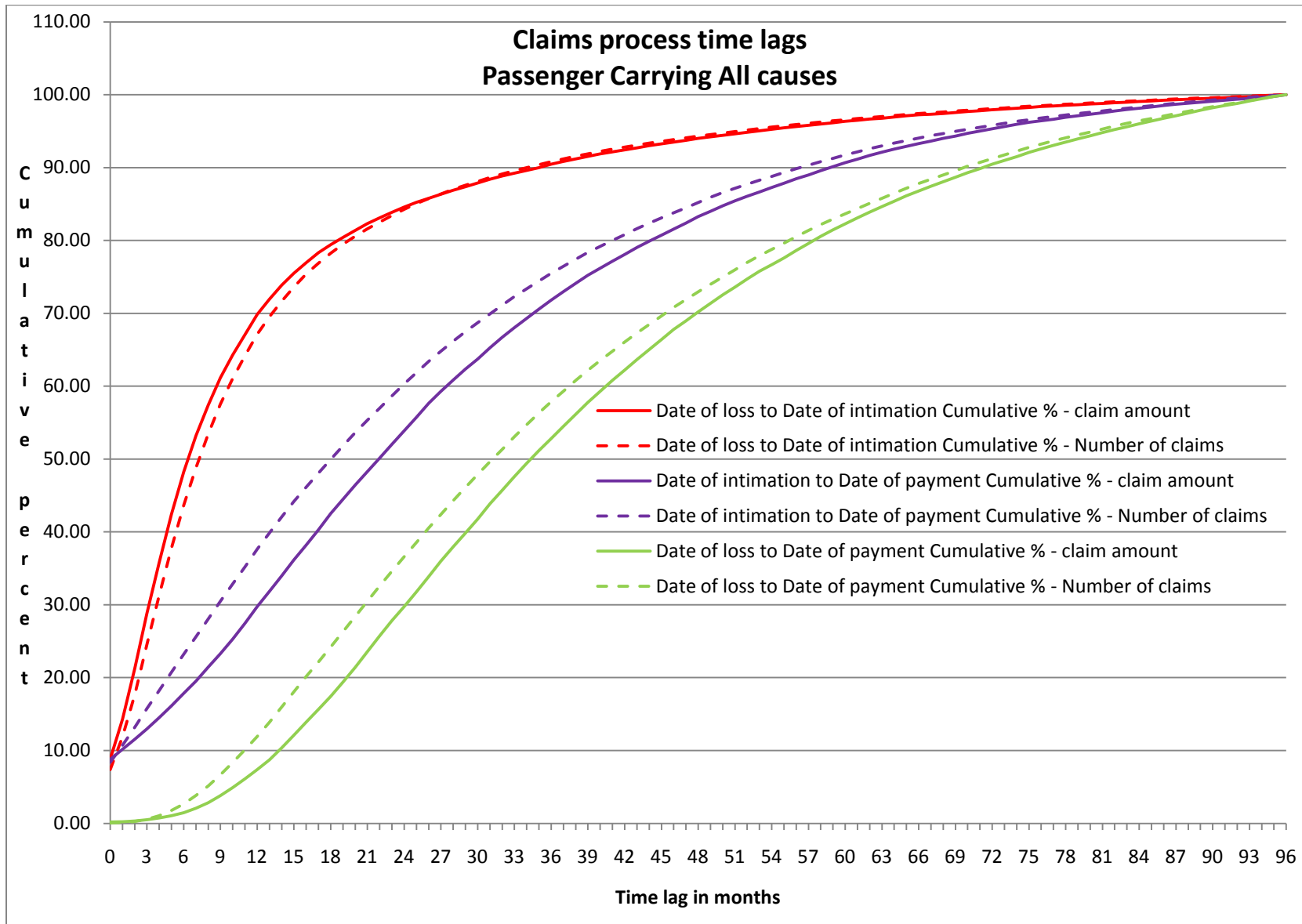


Figure 20

**Claims process time lags : All commercial**

**Vehicle code: 17 to 23**

**Cumulative percent of claims paid at the end of the year**

**CLAIM NUMBERS**

Quarter ending in month	Deaths			TPPD			Others			All causes		
	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment
3	32.69	13.34	0.52	33.51	22.08	6.46	24.04	15.60	0.40	26.70	15.10	0.56
6	53.86	21.58	3.34	48.20	30.14	10.77	42.98	22.73	2.32	46.16	22.56	2.78
9	66.68	29.93	8.56	59.60	36.41	15.99	57.07	29.72	6.15	59.83	29.93	7.03
12	74.89	38.09	15.26	68.13	42.04	21.57	66.82	36.72	11.31	69.12	37.23	12.63
15	80.08	45.54	22.36	74.10	46.59	26.59	73.36	43.18	17.23	75.26	43.92	18.87
18	83.63	51.98	29.41	78.70	50.65	31.60	78.01	48.90	23.36	79.60	49.81	25.23
21	86.15	57.82	36.39	82.03	54.12	36.30	81.43	54.26	29.60	82.77	55.26	31.64
24	88.14	63.16	43.08	84.61	57.81	40.78	84.15	59.32	35.73	85.28	60.37	37.89
27	89.75	67.90	49.13	86.75	61.13	44.78	86.28	63.90	41.54	87.26	64.97	43.73
30	91.05	71.88	54.59	88.42	64.05	48.43	88.02	67.90	47.05	88.88	68.94	49.19
33	92.12	75.36	59.75	90.07	66.94	52.00	89.49	71.53	52.23	90.24	72.52	54.33
36	93.08	78.45	64.45	91.29	69.47	55.64	90.80	74.82	57.16	91.45	75.73	59.17

**Claims process time lags : All commercial**

**Vehicle code: 17 to 23**

**Cumulative percent of claims paid at the end of the year**

**CLAIM NUMBERS**

Quarter ending in month	Deaths			TPPD			Others			All causes		
	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment
39	93.90	81.23	68.47	92.36	71.92	58.95	91.87	77.81	61.51	92.45	78.65	63.41
42	94.60	83.59	72.06	93.18	74.45	62.11	92.78	80.35	65.50	93.30	81.14	67.27
45	95.22	85.67	75.37	93.94	76.73	65.08	93.60	82.69	69.22	94.06	83.40	70.85
48	95.78	87.58	78.39	94.58	79.18	68.09	94.36	84.87	72.62	94.76	85.51	74.14
51	96.28	89.26	81.00	95.20	81.14	71.01	95.01	86.86	75.78	95.37	87.42	77.14
54	96.71	90.69	83.34	95.68	83.04	73.61	95.60	88.59	78.59	95.91	89.06	79.82
57	97.11	91.99	85.56	96.15	84.96	76.12	96.15	90.16	81.28	96.42	90.57	82.37
60	97.46	93.15	87.58	96.61	86.74	78.43	96.64	91.60	83.69	96.87	91.93	84.67
63	97.80	94.21	89.29	97.07	88.31	81.00	97.09	92.86	85.90	97.29	93.15	86.75
66	98.11	95.11	90.85	97.45	89.69	83.15	97.49	93.97	87.93	97.66	94.20	88.65
69	98.35	95.85	92.25	97.80	91.07	85.19	97.84	94.94	89.77	97.98	95.11	90.37
72	98.61	96.54	93.55	98.12	92.43	87.26	98.18	95.82	91.44	98.30	95.95	91.94

**Claims process time lags : All commercial**

**Vehicle code: 17 to 23**

**Cumulative percent of claims paid at the end of the year**

**CLAIM NUMBERS**

Quarter ending in month	Deaths			TPPD			Others			All causes		
	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment
75	98.82	97.18	94.68	98.42	93.79	89.29	98.48	96.59	92.95	98.57	96.70	93.36
78	99.02	97.69	95.67	98.67	94.92	91.18	98.74	97.25	94.26	98.82	97.32	94.59
81	99.21	98.21	96.58	98.97	95.94	92.90	98.98	97.82	95.47	99.05	97.89	95.72
84	99.39	98.63	97.40	99.22	96.73	94.37	99.22	98.35	96.56	99.27	98.39	96.75
87	99.55	99.03	98.15	99.44	97.60	95.95	99.44	98.83	97.53	99.47	98.86	97.67
90	99.70	99.37	98.83	99.59	98.52	97.34	99.63	99.27	98.40	99.65	99.28	98.50
93	99.85	99.69	99.43	99.79	99.34	98.74	99.82	99.64	99.24	99.83	99.65	99.28
96	99.87	99.89	99.63	99.79	99.62	98.92	99.82	99.79	99.48	99.89	99.85	99.48

MR\_TP\_Table 11

**Claims process time lags : All commercial**

**Vehicle code: 17 to 23**

**Cumulative percent of claims paid at the end of the year**

**CLAIM AMOUNT**

Quarter ending in month	Deaths			TPPD			Others			All causes		
	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment
3	32.64	11.55	0.26	38.78	19.61	1.78	26.64	13.81	0.40	29.88	12.76	0.35
6	53.24	16.47	1.35	54.00	27.45	6.22	45.50	18.34	1.22	49.53	17.55	1.37
9	65.63	22.42	3.99	65.11	33.55	13.08	58.60	23.59	3.24	62.24	23.16	3.77
12	73.67	29.46	8.11	72.83	39.28	20.06	67.65	29.90	6.65	70.75	29.83	7.60
15	78.80	36.53	13.43	77.69	43.31	25.36	73.55	36.08	11.15	76.25	36.43	12.52
18	82.30	43.29	19.42	81.62	47.00	30.59	77.73	42.13	16.36	80.09	42.80	18.12
21	84.80	49.63	26.06	84.19	50.23	35.17	80.89	47.96	22.48	82.90	48.84	24.48
24	86.85	55.71	32.93	86.18	53.90	39.22	83.50	53.66	28.69	85.22	54.70	30.98
27	88.45	61.36	39.45	87.98	56.43	43.32	85.45	58.90	34.86	86.99	60.10	37.30
30	89.81	66.07	45.55	89.30	59.10	46.77	87.16	63.46	40.79	88.52	64.71	43.27
33	90.97	70.20	51.62	90.72	61.98	49.59	88.66	67.72	46.67	89.85	68.87	49.20
36	92.02	74.04	57.11	91.67	64.75	53.31	90.08	71.56	52.19	91.08	72.70	54.67

**Claims process time lags : All commercial**

**Vehicle code: 17 to 23**

**Cumulative percent of claims paid at the end of the year**

**CLAIM AMOUNT**

Quarter ending in month	Deaths			TPPD			Others			All causes		
	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment
39	92.94	77.45	61.88	92.43	68.50	57.02	91.16	75.00	57.13	92.07	76.13	59.51
42	93.72	80.35	66.32	93.01	71.22	60.26	92.07	77.89	61.64	92.91	79.02	63.97
45	94.42	82.91	70.43	93.77	73.50	63.75	92.94	80.53	65.84	93.69	81.62	68.11
48	95.10	85.39	74.11	94.34	76.52	66.97	93.71	82.98	69.69	94.42	84.09	71.86
51	95.68	87.42	77.36	95.05	78.34	69.99	94.44	85.21	73.24	95.07	86.21	75.25
54	96.18	89.10	80.15	95.47	80.49	72.54	95.06	87.10	76.39	95.63	88.00	78.21
57	96.68	90.68	82.85	95.74	82.70	75.29	95.66	88.87	79.37	96.17	89.68	81.05
60	97.12	92.09	85.33	96.20	84.68	77.41	96.22	90.49	82.00	96.67	91.20	83.60
63	97.48	93.39	87.32	96.88	86.49	79.95	96.72	91.94	84.49	97.10	92.59	85.84
66	97.83	94.43	89.26	97.66	87.98	82.50	97.18	93.18	86.69	97.51	93.73	87.91
69	98.10	95.34	90.96	97.99	89.44	84.61	97.57	94.27	88.70	97.84	94.73	89.77
72	98.41	96.15	92.52	98.26	91.04	86.66	97.96	95.25	90.54	98.19	95.64	91.47

**Claims process time lags : All commercial**

**Vehicle code: 17 to 23**

**Cumulative percent of claims paid at the end of the year**  
**CLAIM AMOUNT**

Quarter ending in month	Deaths			TPPD			Others			All causes		
	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment
75	98.68	96.87	93.86	98.58	92.52	88.70	98.31	96.17	92.27	98.50	96.46	93.01
78	98.91	97.42	95.02	98.74	93.93	90.62	98.58	96.88	93.73	98.75	97.11	94.33
81	99.14	97.97	96.11	98.95	95.20	92.33	98.84	97.53	95.01	98.99	97.71	95.52
84	99.35	98.46	97.05	99.20	96.24	93.96	99.10	98.16	96.22	99.23	98.28	96.60
87	99.52	98.90	97.88	99.40	97.37	95.76	99.36	98.70	97.33	99.44	98.78	97.58
90	99.67	99.27	98.69	99.58	98.32	97.16	99.56	99.18	98.29	99.61	99.21	98.47
93	99.83	99.60	99.36	99.74	99.32	98.81	99.76	99.59	99.18	99.80	99.59	99.27
96	99.86	99.80	99.56	99.98	99.84	99.41	99.86	99.89	99.52	99.89	99.79	99.57

MR\_TP\_Table 12

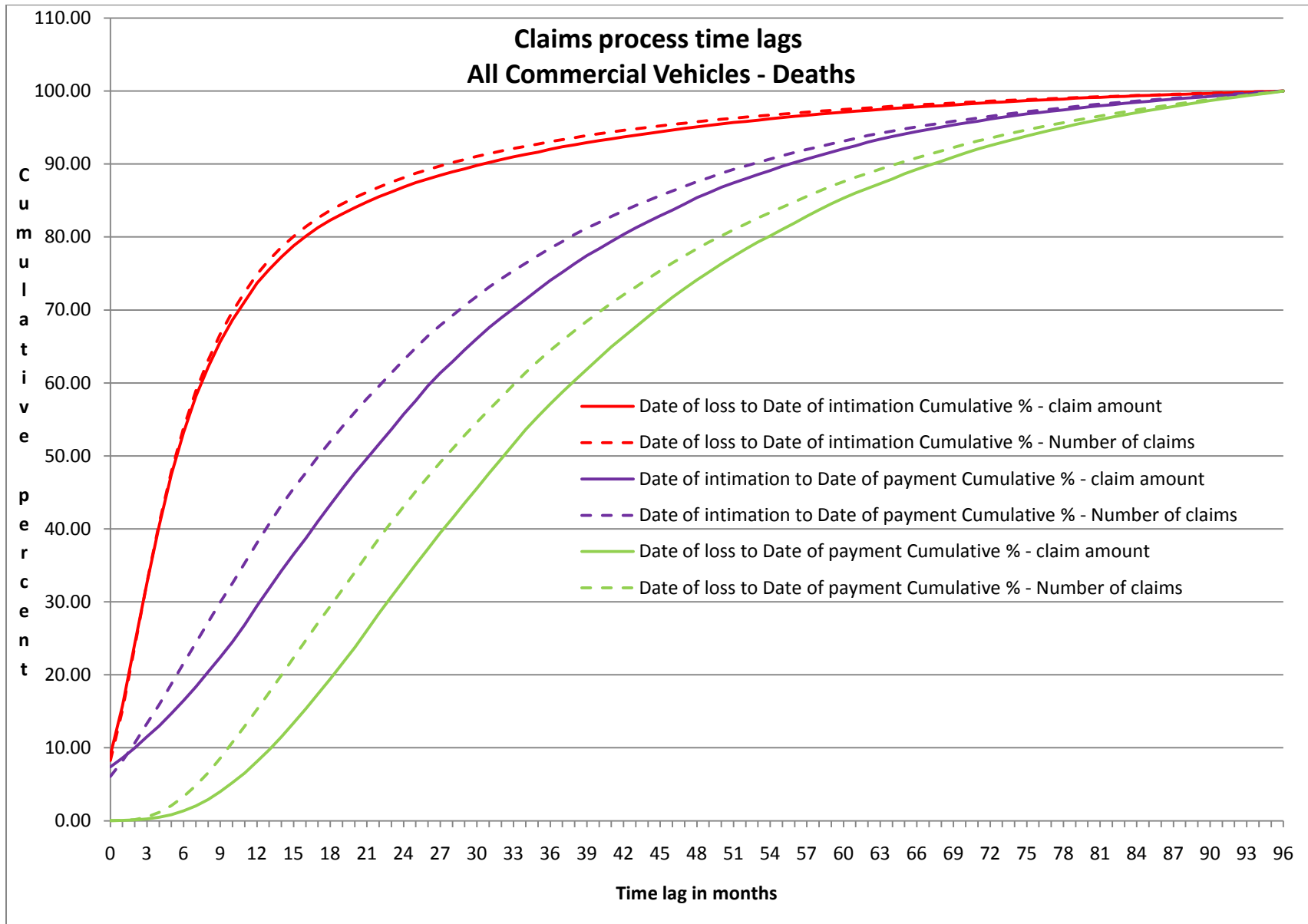


Figure 21

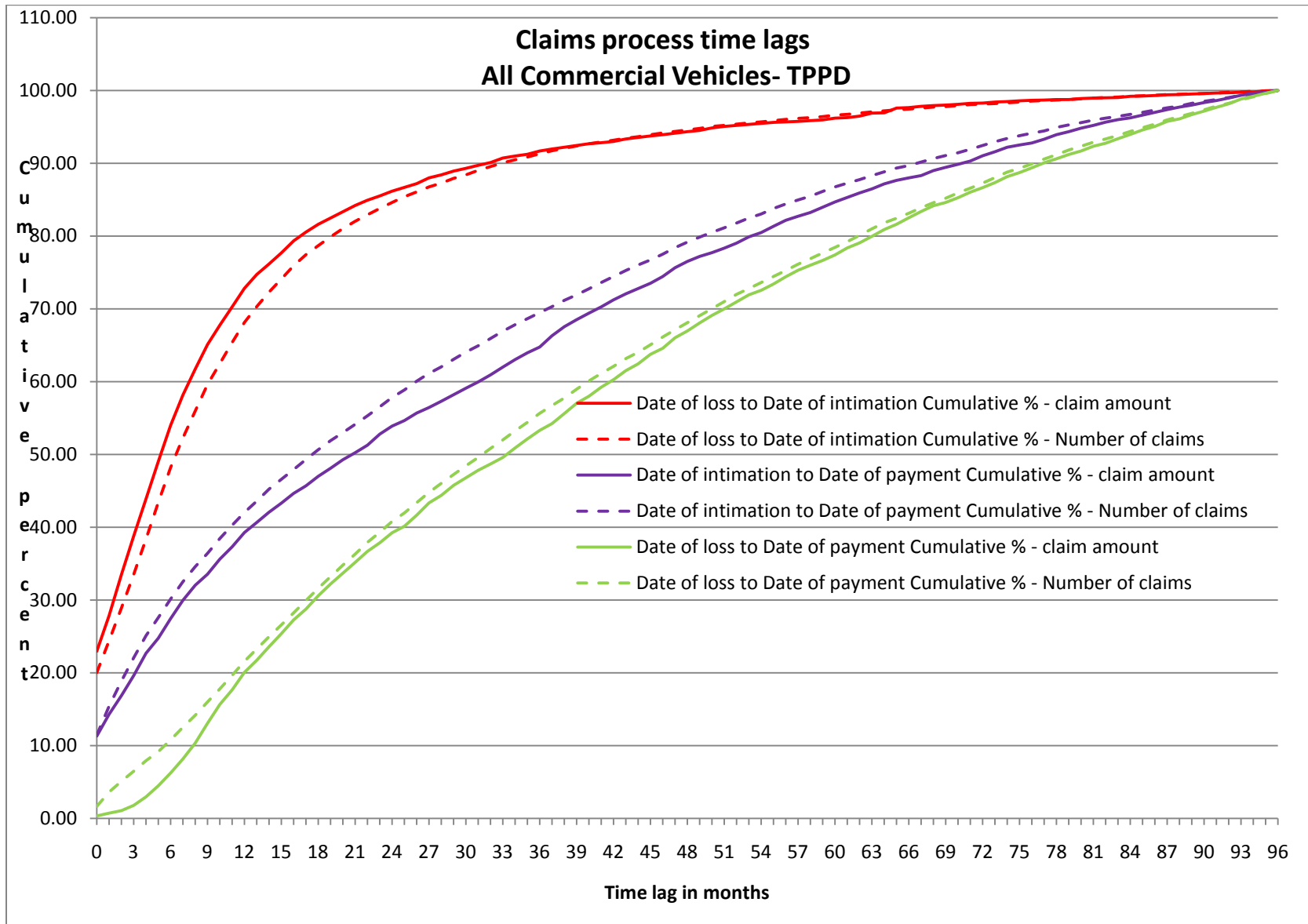


Figure 22

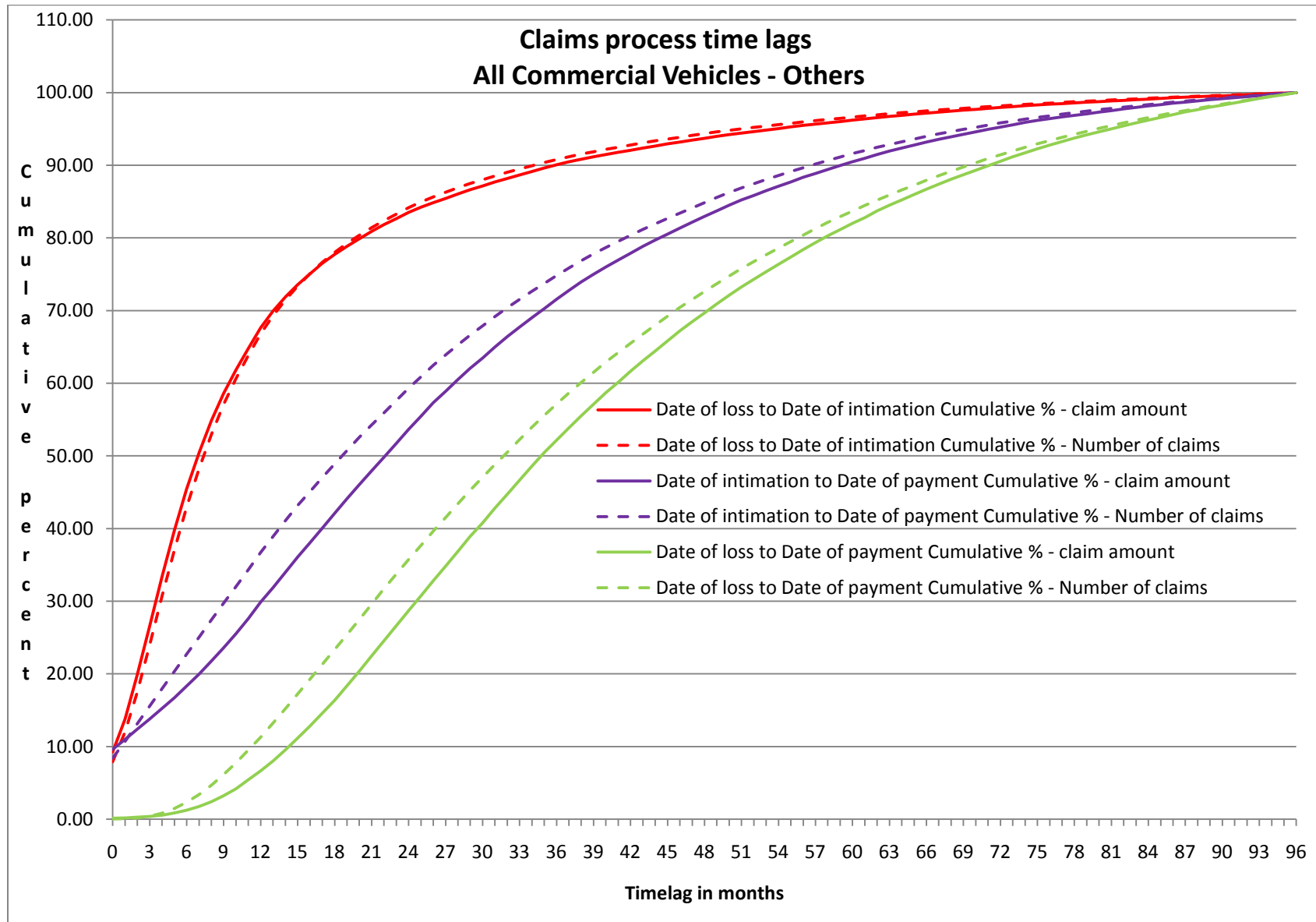


Figure 23

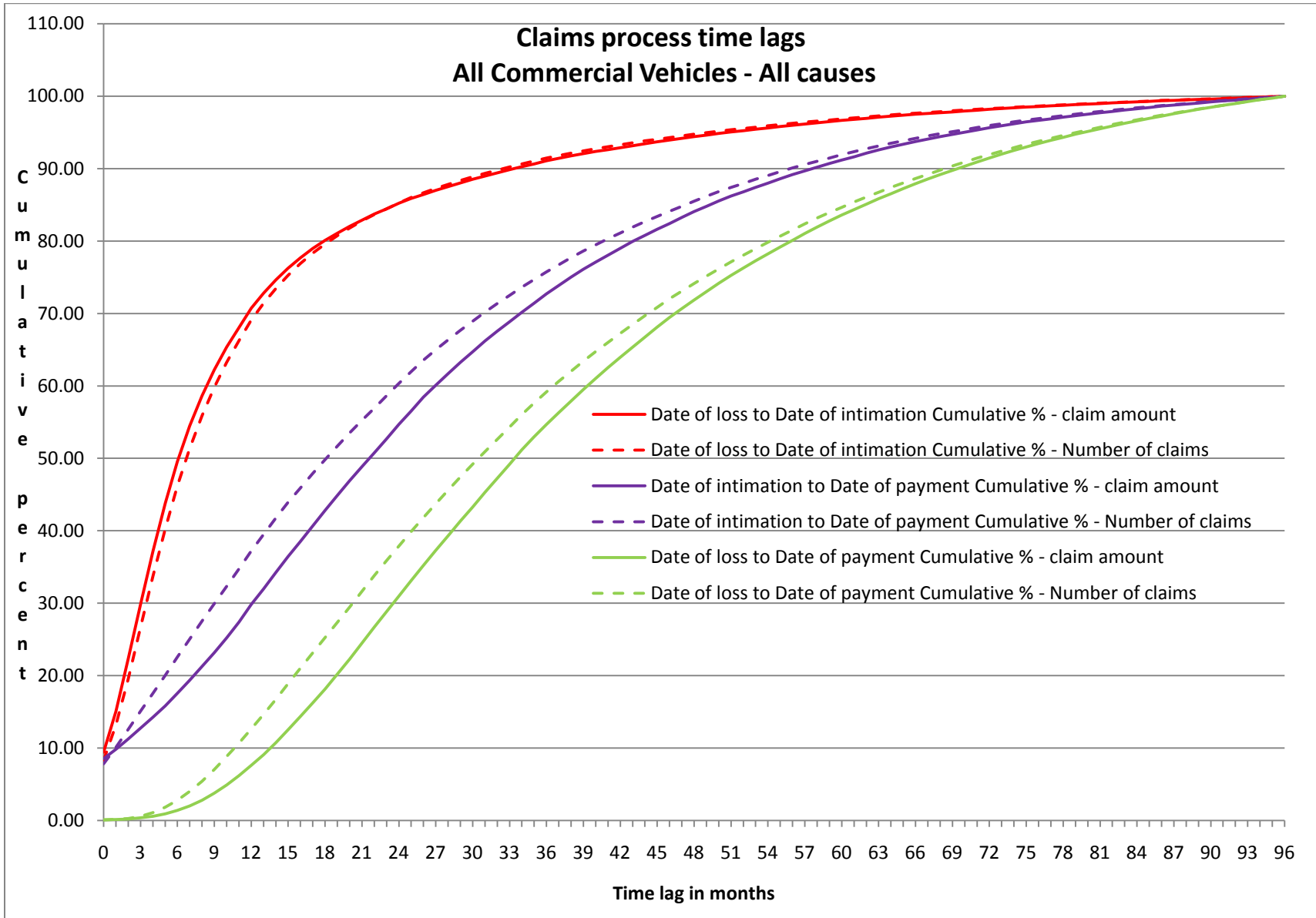


Figure 24

**Claims process time lags : All Other than commercial**

**Vehicle code: 11 to 16**

**Cumulative percent of claims paid at the end of the year**

**CLAIM NUMBERS**

Quarter ending in month	Deaths			TPPD			Others			All causes		
	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment
3	35.24	15.94	1.89	35.40	25.92	4.29	25.68	16.78	0.77	27.85	16.83	1.07
6	55.57	26.31	6.77	50.88	35.62	9.17	45.75	25.11	3.58	47.85	25.60	4.34
9	68.36	35.62	13.89	63.14	43.40	16.76	60.29	32.95	8.66	61.99	33.73	9.87
12	76.45	44.27	21.56	72.52	49.37	24.49	70.31	40.24	15.02	71.60	41.26	16.52
15	81.60	51.58	29.29	78.78	53.86	31.33	76.86	46.83	21.92	77.86	47.94	23.58
18	85.16	57.87	36.59	83.46	57.72	37.95	81.30	52.57	28.69	82.13	53.75	30.45
21	87.64	63.43	43.56	86.83	61.17	43.85	84.46	57.81	35.27	85.16	59.01	37.10
24	89.71	68.22	49.81	89.18	65.00	49.17	86.88	62.67	41.59	87.51	63.83	43.38
27	91.22	72.48	55.53	90.94	67.74	53.47	88.76	66.93	47.34	89.31	68.06	49.09
30	92.45	76.12	60.52	92.20	70.77	57.61	90.26	70.63	52.59	90.75	71.73	54.26
33	93.53	79.24	65.15	93.43	73.32	61.44	91.50	74.01	57.47	91.96	75.04	59.07
36	94.35	82.00	69.32	94.41	75.55	64.91	92.60	77.12	62.02	93.00	78.06	63.52

**Claims process time lags : All Other than commercial**

**Vehicle code: 11 to 16**

**Cumulative percent of claims paid at the end of the year**

**CLAIM NUMBERS**

Quarter ending in month	Deaths			TPPD			Others			All causes		
	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment
39	95.07	84.48	72.97	95.18	77.82	67.83	93.52	79.93	66.10	93.88	80.79	67.49
42	95.67	86.56	76.16	95.83	79.85	70.93	94.31	82.28	69.72	94.62	83.08	71.02
45	96.22	88.37	79.13	96.31	81.80	73.41	94.98	84.44	73.11	95.26	85.16	74.30
48	96.66	90.03	81.81	96.79	83.82	76.23	95.59	86.45	76.17	95.83	87.11	77.28
51	97.04	91.43	84.20	97.13	85.53	78.62	96.13	88.32	79.03	96.34	88.87	80.04
54	97.36	92.65	86.20	97.49	87.07	80.69	96.60	89.91	81.55	96.78	90.39	82.45
57	97.71	93.80	88.10	97.74	88.76	82.89	97.04	91.38	83.89	97.20	91.80	84.69
60	98.05	94.80	89.83	98.06	90.41	85.01	97.44	92.69	86.05	97.58	93.06	86.77
63	98.34	95.62	91.34	98.27	91.57	86.81	97.80	93.87	88.02	97.92	94.16	88.65
66	98.61	96.37	92.69	98.60	92.91	88.43	98.12	94.89	89.79	98.23	95.14	90.33
69	98.82	97.00	93.93	98.90	93.95	90.00	98.40	95.77	91.45	98.49	95.97	91.90
72	99.01	97.57	95.03	99.08	95.04	91.65	98.65	96.55	92.89	98.73	96.72	93.29

**Claims process time lags : All Other than commercial**

**Vehicle code: 11 to 16**

**Cumulative percent of claims paid at the end of the year**

**CLAIM NUMBERS**

Quarter ending in month	Deaths			TPPD			Others			All causes		
	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment
75	99.20	98.04	95.98	99.20	95.80	93.07	98.86	97.22	94.19	98.94	97.35	94.52
78	99.36	98.42	96.78	99.35	96.68	94.39	99.08	97.80	95.30	99.14	97.90	95.57
81	99.50	98.77	97.48	99.45	97.26	95.68	99.27	98.28	96.36	99.32	98.35	96.57
84	99.63	99.06	98.07	99.57	97.94	96.76	99.43	98.71	97.25	99.48	98.76	97.40
87	99.73	99.35	98.61	99.71	98.59	97.68	99.60	99.13	98.08	99.63	99.16	98.17
90	99.83	99.58	99.11	99.82	99.15	98.55	99.74	99.45	98.78	99.76	99.47	98.84
93	99.91	99.79	99.57	99.92	99.57	99.21	99.86	99.73	99.43	99.87	99.74	99.45
96	99.95	99.82	99.77	99.95	99.77	99.51	99.89	99.83	99.63	99.89	99.84	99.65

MR\_TP\_Table 13

**Claims process time lags : All Other than commercial  
Vehicle code: 11 to 16**

**Cumulative percent of claims paid at the end of the year  
CLAIM AMOUNT**

Quarter ending in month	Deaths			TPPD			Others			All causes		
	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment
3	34.43	13.95	1.28	42.42	24.10	2.80	28.46	14.49	0.93	31.28	14.55	1.12
6	54.98	20.73	4.09	58.48	33.60	8.92	48.22	19.79	2.77	51.22	20.56	3.46
9	67.65	27.82	8.45	68.97	42.35	18.01	61.87	25.68	5.83	64.37	27.00	7.21
12	75.29	35.06	13.98	76.62	47.63	25.73	71.21	31.97	10.22	72.99	33.64	12.14
15	80.30	42.18	19.94	82.16	52.17	33.40	77.08	38.13	15.54	78.51	40.14	17.77
18	83.57	48.73	26.43	85.72	57.20	40.76	81.04	44.02	21.21	82.19	46.26	23.81
21	86.20	54.86	32.96	88.80	61.58	46.14	83.81	49.67	27.25	84.92	52.06	30.03
24	88.36	60.43	39.40	90.47	65.67	51.65	86.10	55.11	33.41	87.13	57.52	36.28
27	89.95	65.34	45.65	92.07	68.73	56.38	87.78	60.09	39.35	88.77	62.42	42.31
30	91.18	69.75	51.48	93.10	71.26	60.75	89.18	64.52	44.99	90.10	66.78	47.98
33	92.23	73.77	56.90	94.47	73.68	64.01	90.41	68.50	50.39	91.26	70.74	53.33
36	93.12	77.33	62.04	95.46	75.65	66.89	91.52	72.18	55.30	92.28	74.32	58.27

**Claims process time lags : All Other than commercial  
Vehicle code: 11 to 16**

**Cumulative percent of claims paid at the end of the year  
CLAIM AMOUNT**

Quarter ending in month	Deaths			TPPD			Others			All causes		
	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment
39	94.02	80.36	66.53	96.11	77.96	69.29	92.50	75.68	59.96	93.22	77.60	62.79
42	94.65	82.96	70.44	96.67	79.84	73.51	93.27	78.53	64.12	93.93	80.33	66.86
45	95.27	85.24	73.99	97.00	81.44	75.60	93.99	81.16	68.02	94.59	82.78	70.57
48	95.81	87.38	77.11	97.47	83.84	78.07	94.70	83.70	71.68	95.23	85.16	73.98
51	96.24	89.23	80.07	97.74	85.26	80.13	95.30	86.03	75.04	95.75	87.28	77.15
54	96.64	90.76	82.38	97.97	86.71	82.44	95.80	87.99	77.94	96.20	89.05	79.80
57	97.01	92.15	84.81	98.09	88.69	84.43	96.34	89.57	80.81	96.66	90.57	82.48
60	97.56	93.35	87.00	98.41	90.34	86.30	96.89	91.16	83.48	97.21	92.01	84.94
63	97.93	94.44	89.16	98.67	91.46	88.48	97.30	92.67	85.92	97.59	93.34	87.26
66	98.22	95.39	90.74	98.85	92.72	90.05	97.68	93.87	88.02	97.93	94.44	89.14
69	98.52	96.19	92.35	99.09	93.73	91.37	98.07	94.95	90.08	98.28	95.40	91.00
72	98.74	96.95	93.83	99.26	95.02	93.00	98.36	95.88	91.73	98.54	96.28	92.59

**Claims process time lags : All Other than commercial  
Vehicle code: 11 to 16**

**Cumulative percent of claims paid at the end of the year  
CLAIM AMOUNT**

Quarter ending in month	Deaths			TPPD			Others			All causes		
	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment
75	98.97	97.59	94.92	99.34	95.90	94.02	98.60	96.70	93.17	98.77	97.03	93.88
78	99.20	98.02	95.95	99.48	96.74	95.16	98.86	97.36	94.49	99.02	97.61	95.08
81	99.39	98.43	96.76	99.63	97.51	96.24	99.09	97.91	95.70	99.22	98.11	96.13
84	99.53	98.81	97.51	99.75	98.04	97.12	99.28	98.48	96.77	99.40	98.60	97.07
87	99.63	99.20	98.20	99.85	98.56	97.84	99.48	98.95	97.72	99.55	99.04	97.91
90	99.80	99.48	98.96	99.91	99.29	98.55	99.63	99.34	98.55	99.71	99.40	98.71
93	99.91	99.73	99.50	99.96	99.64	99.21	99.80	99.69	99.32	99.85	99.70	99.38
96	99.95	99.83	99.70	99.98	99.84	99.41	99.86	99.89	99.52	99.89	99.90	99.58

MR\_TP\_Table 14

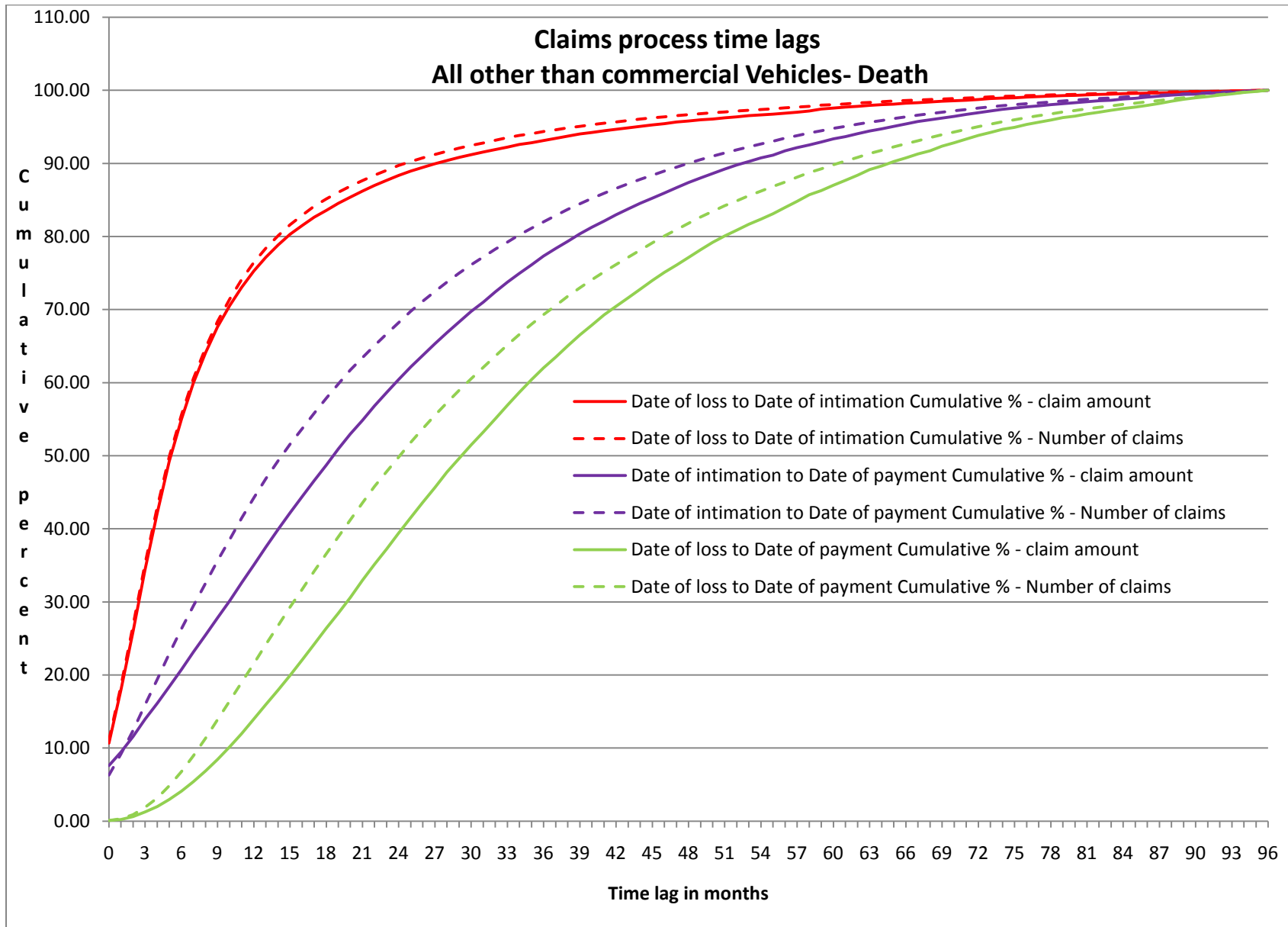


Figure 25

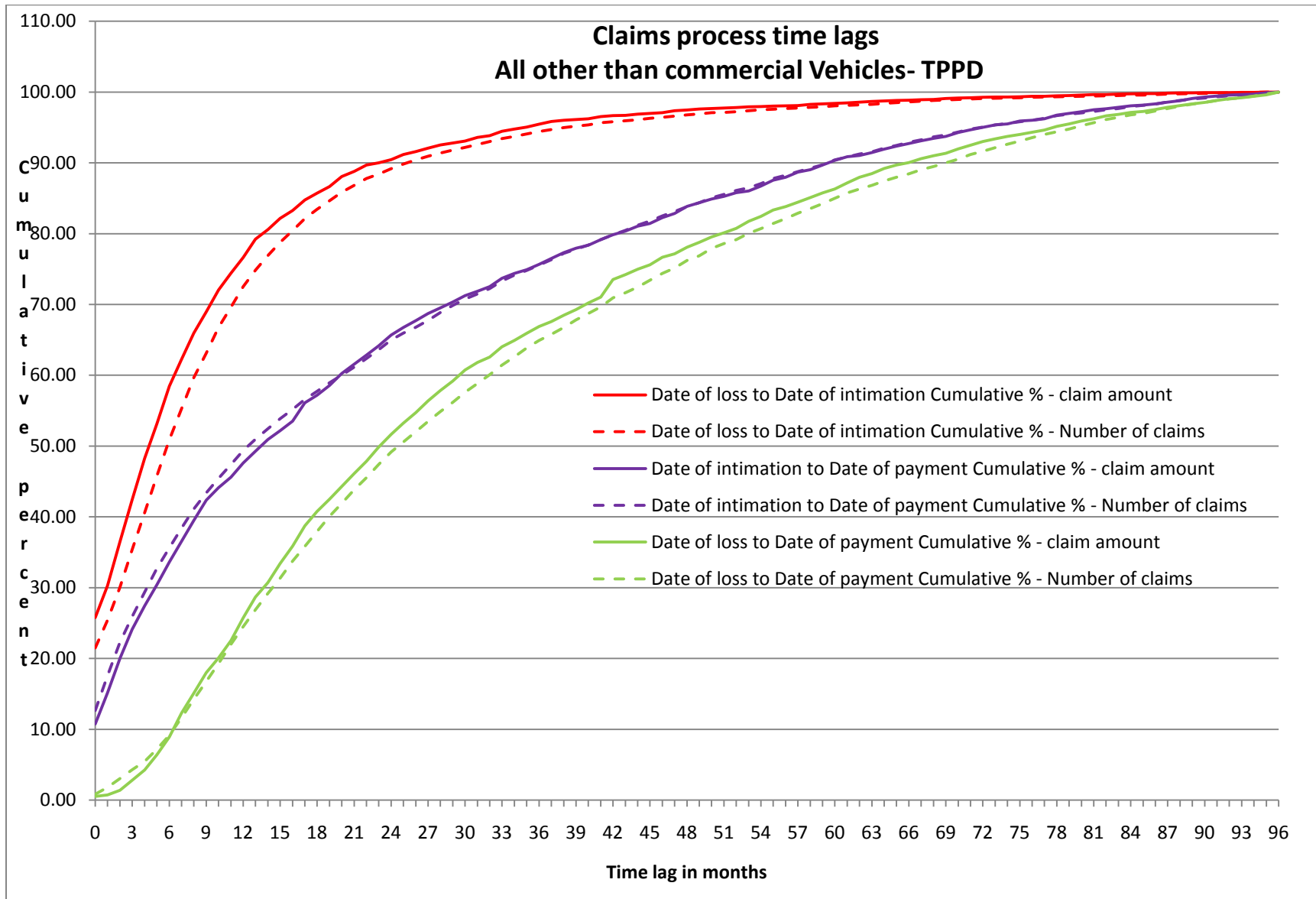


Figure 26

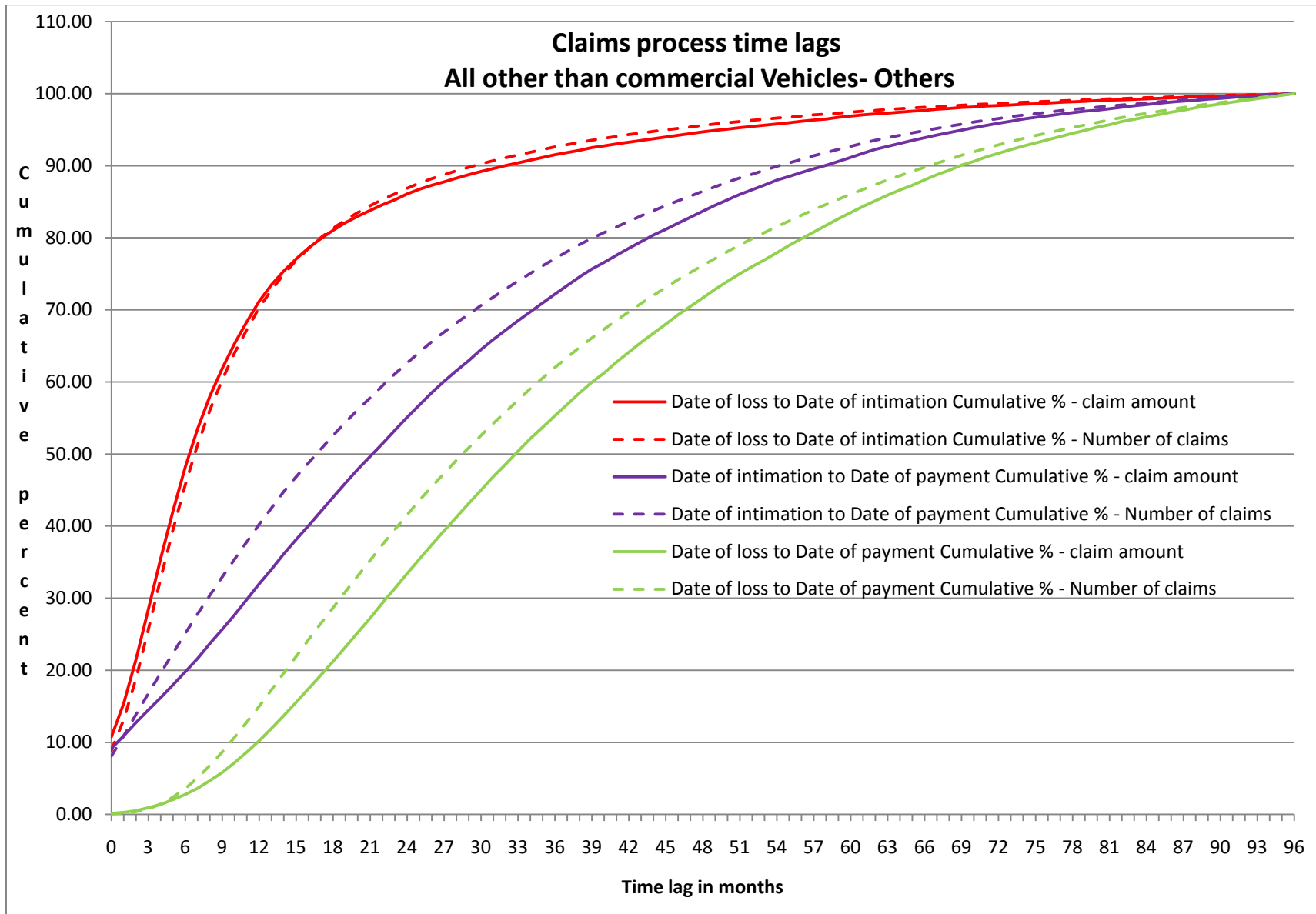


Figure 27

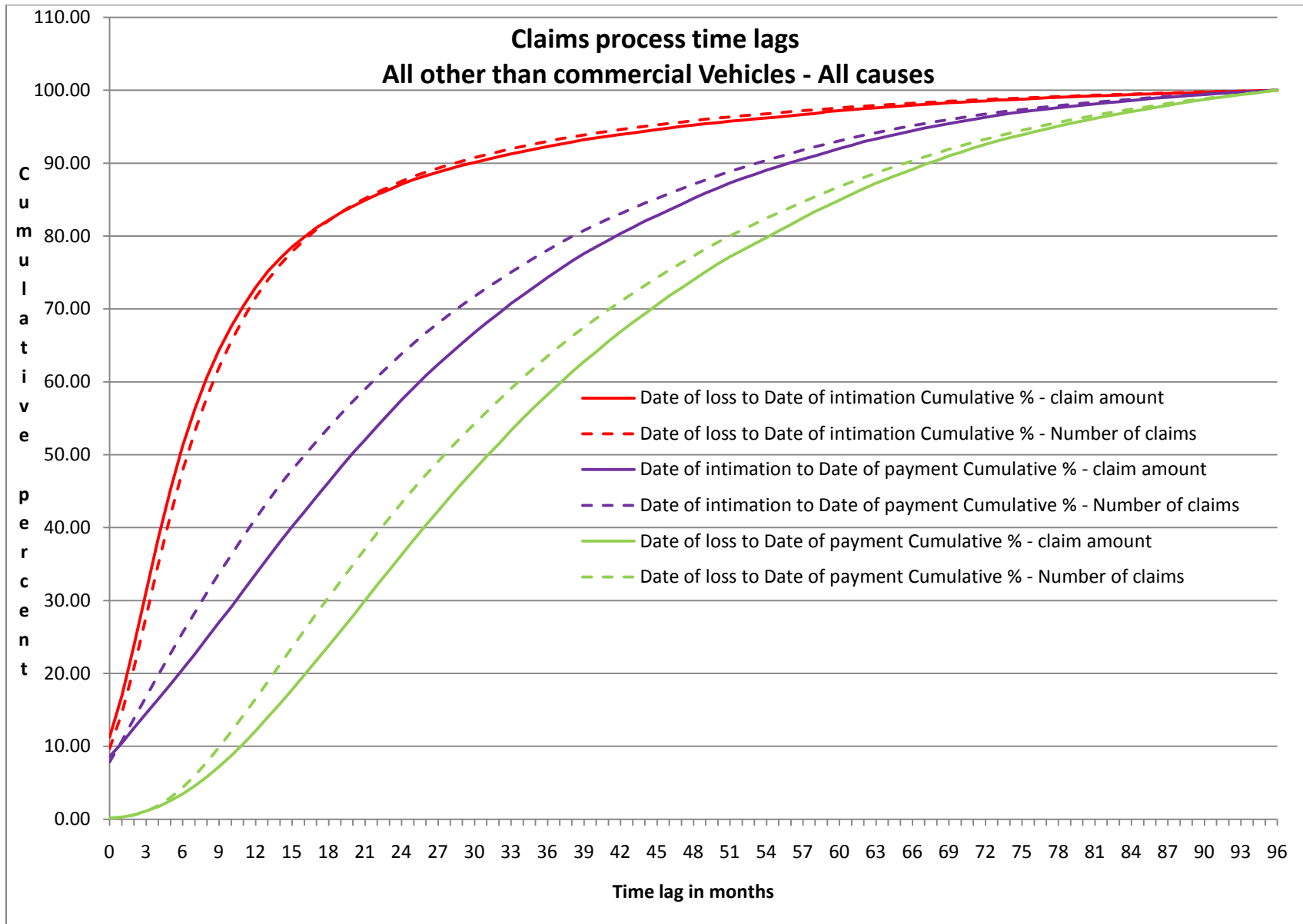


Figure 28

**Claims process time lags : All vehicles  
Vehicle code: 11 to 28**

**Cumulative percent of claims paid at the end of the year  
CLAIM NUMBERS**

Quarter ending in month	Deaths			TPPD			Others			All causes		
	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment
3	33.28	13.94	0.84	34.11	23.25	5.76	24.57	15.98	0.53	27.04	15.61	0.72
6	54.25	22.67	4.14	49.06	31.84	10.25	43.87	23.50	2.73	46.66	23.47	3.26
9	67.07	31.24	9.81	60.78	38.62	16.24	58.10	30.77	6.97	60.47	31.07	7.89
12	75.25	39.52	16.74	69.58	44.37	22.54	67.94	37.87	12.53	69.86	38.44	13.82
15	80.43	46.95	23.99	75.63	48.90	28.16	74.48	44.37	18.78	76.04	45.13	20.31
18	83.99	53.35	31.11	80.24	52.90	33.70	79.06	50.10	25.12	80.36	51.00	26.83
21	86.50	59.14	38.09	83.59	56.37	38.80	82.40	55.42	31.48	83.48	56.40	33.32
24	88.50	64.35	44.68	86.09	60.12	43.56	85.02	60.42	37.67	85.94	61.43	39.59
27	90.09	68.98	50.66	88.11	63.25	47.65	87.07	64.89	43.46	87.87	65.91	45.39
30	91.37	72.88	56.02	89.65	66.20	51.46	88.74	68.79	48.89	89.44	69.79	50.76
33	92.45	76.28	61.05	91.16	68.98	55.12	90.13	72.34	53.97	90.75	73.28	55.80
36	93.37	79.29	65.63	92.31	71.42	58.71	91.38	75.58	58.77	91.91	76.44	60.51

**Claims process time lags : All vehicles  
Vehicle code: 11 to 28**

**Cumulative percent of claims paid at the end of the year  
CLAIM NUMBERS**

Quarter ending in month	Deaths			TPPD			Others			All causes		
	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment
39	94.17	81.99	69.55	93.28	73.81	61.89	92.40	78.50	63.03	92.87	79.30	64.67
42	94.85	84.29	73.04	94.04	76.18	65.03	93.27	80.98	66.90	93.69	81.72	68.42
45	95.45	86.30	76.27	94.71	78.35	67.84	94.04	83.26	70.51	94.42	83.94	71.92
48	95.98	88.15	79.20	95.30	80.66	70.80	94.75	85.38	73.80	95.08	85.99	75.11
51	96.45	89.77	81.76	95.83	82.54	73.54	95.37	87.34	76.85	95.66	87.86	78.03
54	96.86	91.14	84.02	96.27	84.33	75.96	95.92	89.02	79.57	96.17	89.46	80.63
57	97.25	92.42	86.16	96.67	86.17	78.36	96.43	90.56	82.14	96.65	90.94	83.08
60	97.60	93.54	88.11	97.09	87.93	80.60	96.89	91.95	84.47	97.08	92.27	85.31
63	97.92	94.54	89.77	97.46	89.36	82.93	97.31	93.19	86.60	97.47	93.45	87.33
66	98.22	95.40	91.28	97.83	90.73	84.90	97.69	94.27	88.54	97.83	94.48	89.16
69	98.46	96.12	92.65	98.16	92.00	86.79	98.02	95.21	90.32	98.13	95.37	90.84
72	98.70	96.78	93.90	98.43	93.28	88.71	98.33	96.05	91.92	98.42	96.18	92.35

**Claims process time lags : All vehicles  
Vehicle code: 11 to 28**

**Cumulative percent of claims paid at the end of the year  
CLAIM NUMBERS**

Quarter ending in month	Deaths			TPPD			Others			All causes		
	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment
75	98.91	97.38	94.98	98.68	94.45	90.54	98.60	96.80	93.36	98.68	96.89	93.71
78	99.10	97.86	95.93	98.89	95.49	92.24	98.85	97.42	94.60	98.91	97.49	94.89
81	99.28	98.34	96.79	99.12	96.37	93.82	99.07	97.97	95.76	99.13	98.03	95.98
84	99.44	98.73	97.56	99.33	97.12	95.16	99.29	98.46	96.78	99.33	98.50	96.94
87	99.59	99.10	98.26	99.53	97.92	96.52	99.49	98.93	97.71	99.52	98.95	97.82
90	99.73	99.42	98.89	99.67	98.72	97.74	99.66	99.33	98.53	99.68	99.34	98.60
93	99.87	99.71	99.46	99.83	99.41	98.89	99.83	99.67	99.30	99.84	99.68	99.33
96	99.92	99.85	99.66	99.85	99.61	98.91	99.89	99.77	99.5	99.89	99.88	99.53

MR\_TP\_Table 15

**Claims process time lags : All vehicles**

**Vehicle code: 11 to 28**

**Cumulative percent of claims paid at the end of the year**  
**CLAIM AMOUNT**

Quarter ending in month	Deaths			TPPD			Others			All causes		
	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment
3	33.02	12.04	0.48	40.14	21.23	2.17	27.19	14.01	0.56	30.24	13.21	0.55
6	53.60	17.36	1.94	55.66	29.71	7.26	46.30	18.77	1.68	49.96	18.31	1.91
9	66.06	23.55	4.94	66.57	36.81	14.98	59.56	24.21	4.00	62.79	24.14	4.66
12	74.02	30.64	9.37	74.25	42.37	22.26	68.68	30.52	7.71	71.33	30.81	8.77
15	79.12	37.75	14.84	79.36	46.60	28.49	74.57	36.70	12.45	76.83	37.39	13.89
18	82.58	44.47	20.96	83.13	50.79	34.56	78.69	42.70	17.80	80.63	43.70	19.62
21	85.10	50.78	27.59	85.88	54.45	39.47	81.73	48.48	23.90	83.42	49.69	25.95
24	87.17	56.76	34.38	87.75	58.28	44.07	84.25	54.10	30.10	85.71	55.45	32.40
27	88.77	62.24	40.86	89.47	61.00	48.42	86.12	59.26	36.21	87.45	60.72	38.64
30	90.10	66.90	46.90	90.69	63.61	52.22	87.75	63.79	42.05	88.93	65.27	44.54
33	91.24	70.99	52.83	92.12	66.31	55.20	89.16	67.96	47.78	90.21	69.38	50.31
36	92.25	74.77	58.24	93.08	68.78	58.59	90.49	71.76	53.12	91.38	73.14	55.65

**Claims process time lags : All vehicles**

**Vehicle code: 11 to 28**

**Cumulative percent of claims paid at the end of the year**  
**CLAIM AMOUNT**

Quarter ending in month	Deaths			TPPD			Others			All causes		
	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment
39	93.17	78.09	62.93	93.81	71.98	61.77	91.54	75.21	57.98	92.36	76.53	60.39
42	93.91	80.93	67.26	94.37	74.41	65.38	92.41	78.09	62.38	93.16	79.37	64.75
45	94.60	83.42	71.24	94.98	76.43	68.35	93.24	80.72	66.49	93.92	81.93	68.77
48	95.25	85.83	74.80	95.52	79.21	71.30	93.99	83.20	70.29	94.62	84.38	72.44
51	95.80	87.82	77.98	96.06	80.88	73.94	94.68	85.46	73.78	95.24	86.50	75.77
54	96.28	89.46	80.66	96.41	82.76	76.39	95.27	87.36	76.85	95.77	88.28	78.64
57	96.75	91.00	83.29	96.62	84.88	78.83	95.86	89.08	79.80	96.29	89.91	81.43
60	97.21	92.37	85.70	97.03	86.73	80.85	96.41	90.69	82.44	96.80	91.41	83.95
63	97.57	93.62	87.72	97.55	88.36	83.27	96.89	92.16	84.92	97.22	92.78	86.21
66	97.91	94.64	89.59	98.10	89.76	85.43	97.33	93.38	87.08	97.62	93.91	88.24
69	98.18	95.53	91.27	98.40	91.04	87.22	97.71	94.47	89.11	97.95	94.91	90.09
72	98.48	96.32	92.80	98.63	92.54	89.10	98.07	95.44	90.89	98.28	95.80	91.76

**Claims process time lags : All vehicles**

**Vehicle code: 11 to 28**

**Cumulative percent of claims paid at the end of the year**  
**CLAIM AMOUNT**

Quarter ending in month	Deaths			TPPD			Others			All causes		
	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment	Date of loss to Date of intimation	Date of intimation to Date of payment	Date of loss to Date of payment
75	98.74	97.02	94.09	98.87	93.80	90.75	98.39	96.33	92.54	98.56	96.61	93.24
78	98.97	97.55	95.22	99.02	94.99	92.35	98.66	97.02	93.95	98.82	97.24	94.52
81	99.19	98.07	96.25	99.21	96.07	93.83	98.91	97.64	95.22	99.05	97.81	95.68
84	99.39	98.54	97.15	99.41	96.92	95.16	99.15	98.26	96.38	99.27	98.36	96.72
87	99.55	98.97	97.95	99.57	97.82	96.54	99.40	98.77	97.44	99.47	98.85	97.67
90	99.70	99.32	98.75	99.71	98.69	97.66	99.58	99.23	98.37	99.64	99.26	98.53
93	99.85	99.63	99.39	99.82	99.44	98.92	99.78	99.61	99.22	99.81	99.62	99.30
96	99.89	99.83	99.59	99.89	99.64	98.95	99.88	99.81	99.52	99.89	99.82	99.60

MR\_TP\_Table 16

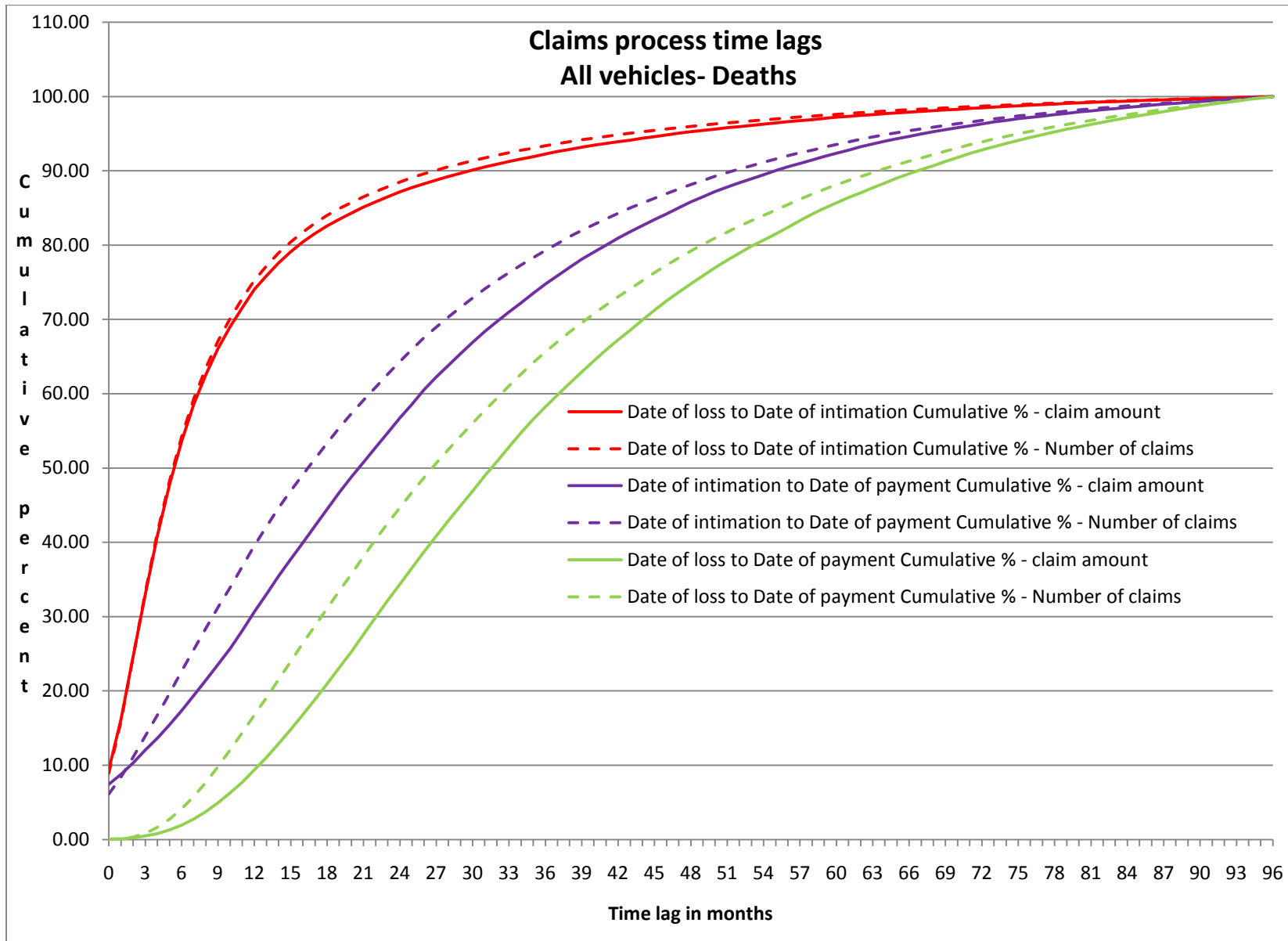


Figure 29

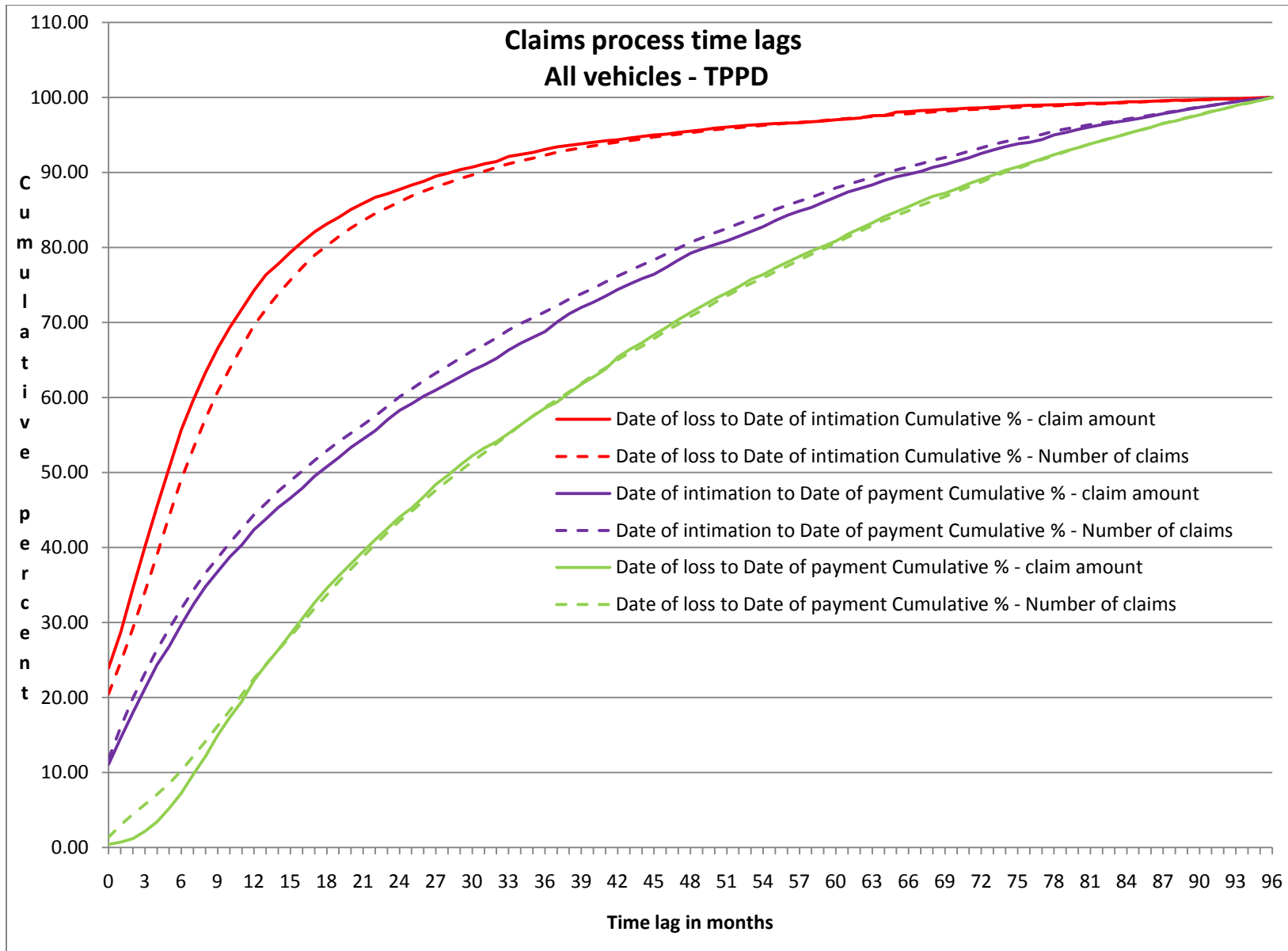


Figure 30

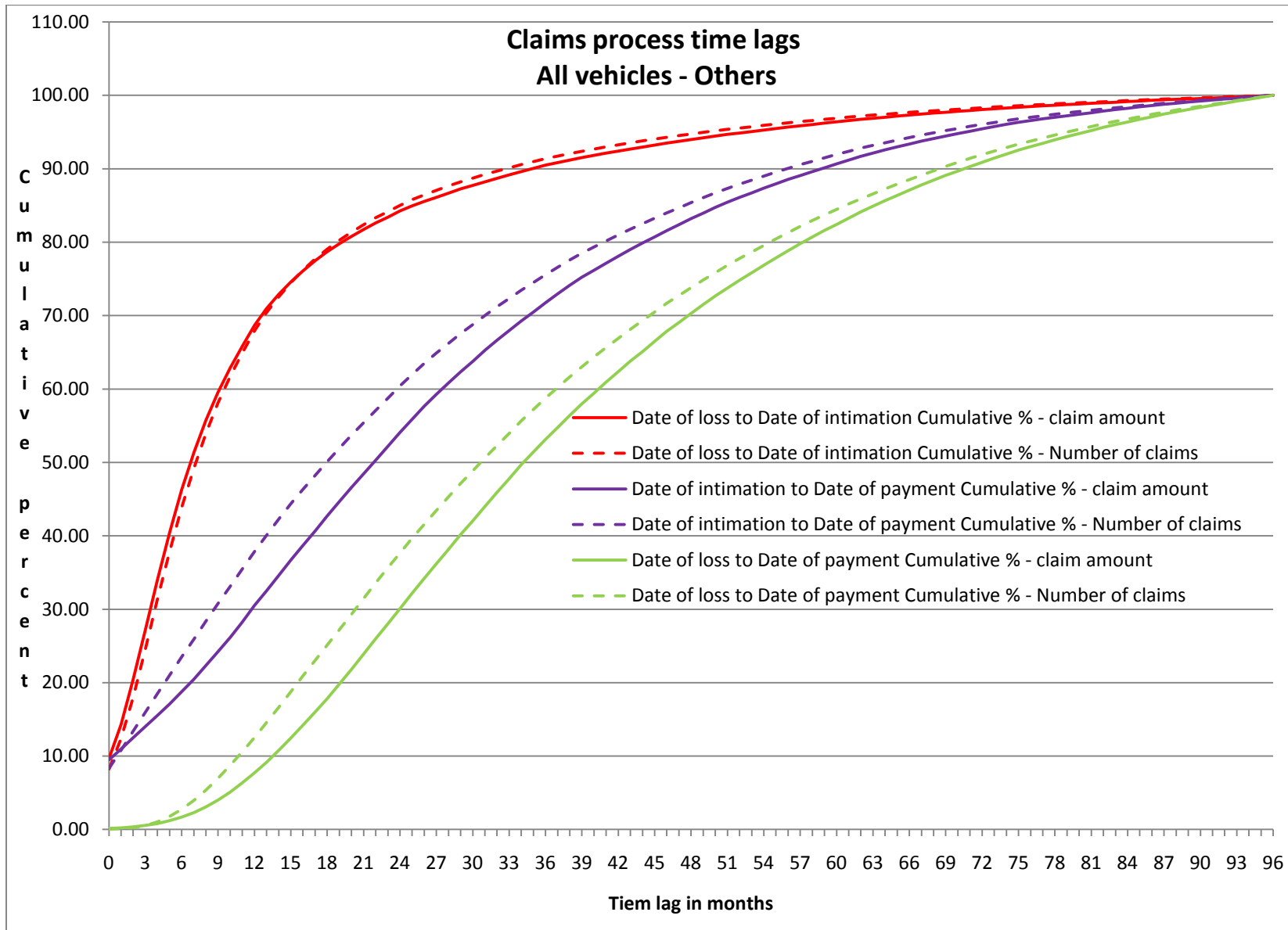


Figure 31

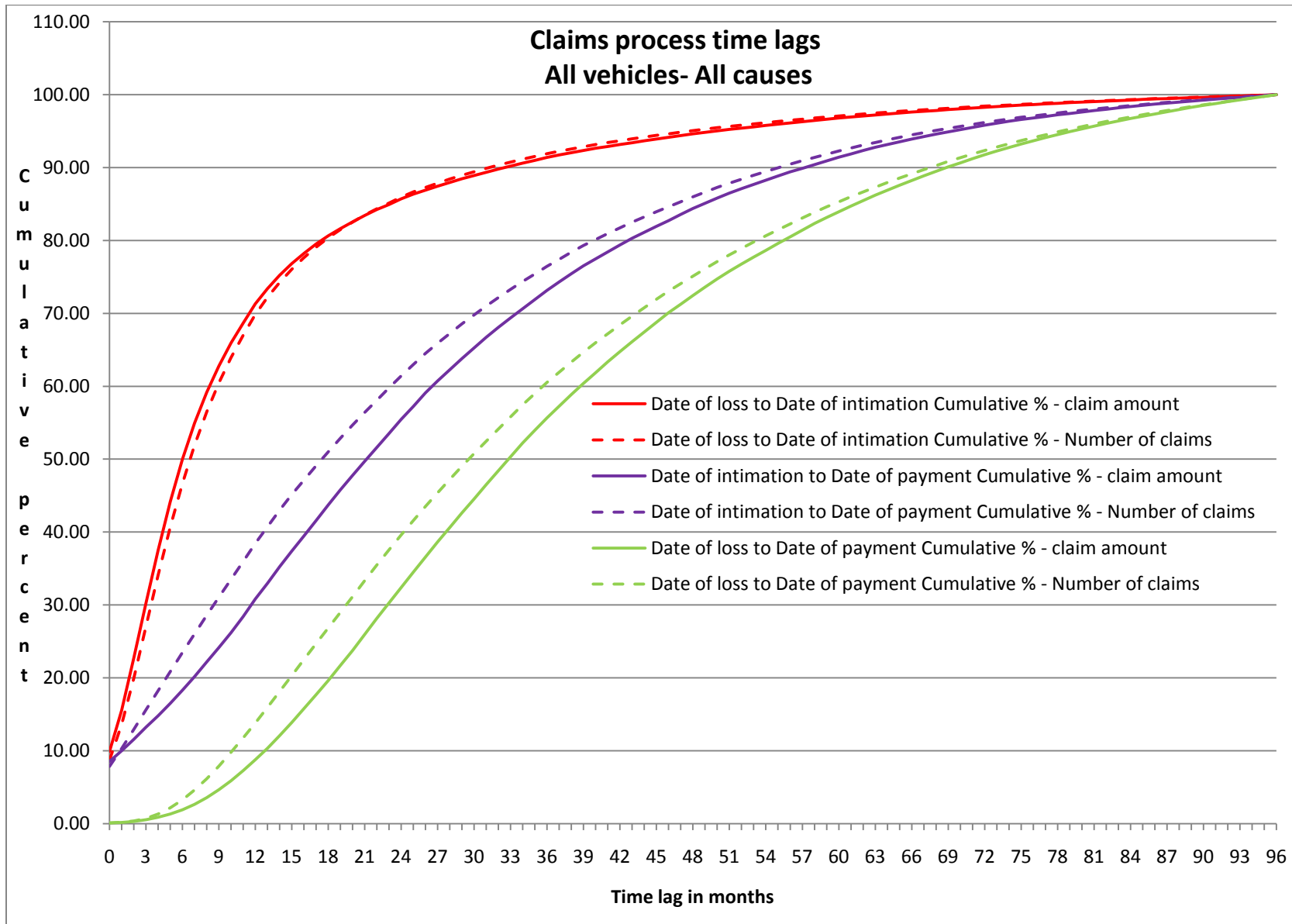


Figure 32

**Caveats:**

1. Tabulations in the report are generated from the data submitted by non-life insurers for the years 2004-05 to 2009-10.
2. Aggregate data published in this are from the transaction level data supplied by insurers. These may not match with individual insurer's company level aggregate data.
3. Claims figures reflect pure claims cost/ burning cost. Expenses/ interest not included.
4. The Tables are indicative and contextual.
5. Findings are not complete/ conclusive and anyone making use of the same are advised to make their independent assessment of the accuracy.
6. The information contained the tables cannot be the subject matter for any litigation affecting IRDA/ Insurance Companies/ Insurance Intermediaries.
7. There could be errors and omissions.