

SUMMARY REPORTS FROM MOTOR DATA OF 4 PSUs' - 2005-06

Report MR1 - Vehicle Class wise - Number of Policies, Total Premium, Number of Claims, Total Claims Paid and Total Claims Incurred

Class Code	Description	No of Policies	Amount in Rs. (crores)		Amount in Rs. (crores)	
			Total Premium	No of Claims	Total Claims Paid	Total Incurred Claims
11	Private Car	3638284	1816.12	656566	1446.54	1586.38
12	Pvt. Car (only 3 wheelers with 750 - 1000 CC)	110	0.03	157	0.15	-0.03
13	Pvt. Car (only 3 wheelers with less than 750 CC)	9932	1.32	485	0.95	4.04
14	Two wheeler	12419609	688.32	573044	555.34	691.68
15	Two wheeler (with side car)	0	0.00	43	0.03	0.03
16	Three Wheeler invalid carriage with side car-treated as two wheeler	0	0.00	9	0.01	0.03
17	Goods Carrying Public (other than 3 wheelers)	1656079	1682.60	506220	1618.01	2037.36
18	Goods Carrying Private (other than 3 wheelers)	51156	34.78	69685	182.47	115.30
19	Goods Carrying Public (3 wheelers)	313332	71.92	28344	44.21	72.43
20	Goods Carrying Private (3 wheelers)	25123	4.02	4597	7.23	11.30
21	Passengers Carrying 4 wheeler	683809	664.78	383634	869.23	1033.68
22	Passengers Carrying 3 wheeler	959019	163.84	112545	185.50	246.16
23	Special Type of Vehicle	658785	261.72	45312	148.75	188.49
24	Two Wheeler (hire or reward)	137	0.01	100	0.35	0.55
25	Motor Trade (Road Transit Risk only)	21276	138.19	652	1.95	2.34
26	Motor Trade (Road Risk only)	6321	3.65	5181	8.03	9.83
27	Motor Trade (Internal Risk only)	8293	2.15	665	2.05	1.74
28	Standalone Trailor	14894	0.93	703	2.74	2.45
99	Others	2263513	783.40	222988	471.39	176.64
Total		22729672	6317.78	2610930	5544.92	6180.40

Source: Tariff Advisory Committee - Data Repository

SUMMARY REPORTS FROM MOTOR DATA OF 4 PSUs' - 2005-06

Report MR2 - Vehicle Class wise - OD Premium, TP Premium, OD Claims Paid, TP Claims Paid, OD Claims Paid, OD Incurred Claims and TP Incurred Claims

Class Code	Description	Amount in Rs. (Crores)					
		OD Premium	TP Premium	OD Claims Paid	TP Claims Paid	OD Incurred Claims	TP Incurred Claims
11	Private Car	1484.10	332.01	974.32	472.22	978.69	607.69
12	Pvt. Car (only 3 wheelers with 750 - 1000 CC)	0.02	0.01	0.02	0.13	0.02	-0.05
13	Pvt. Car (only 3 wheelers with less than 750 CC)	0.56	0.76	0.10	0.85	0.10	3.94
14	Two wheeler	400.93	287.39	187.54	367.80	183.12	508.56
15	Two wheeler (with side car)	0.00	0.00	0.01	0.03	0.01	0.02
16	Three Wheeler invalid carriage with side car-treated as two wheeler	0.00	0.00	0.00	0.01	0.00	0.03
17	Goods Carrying Public (other than 3 wheelers)	949.78	732.82	381.60	1236.40	422.38	1614.98
18	Goods Carrying Private (other than 3 wheelers)	16.35	18.43	15.15	167.33	13.88	101.42
19	Goods Carrying Public (3 wheelers)	35.84	36.07	7.21	37.00	7.67	64.75
20	Goods Carrying Private (3 wheelers)	1.46	2.56	1.08	6.15	1.09	10.20
21	Passengers Carrying 4 wheeler	333.64	331.14	221.94	647.29	218.71	814.97
22	Passengers Carrying 3 wheeler	54.09	109.75	15.59	169.92	14.87	231.29
23	Special Type of Vehicle	182.53	79.18	29.91	118.84	37.97	150.53
24	Two Wheeler (hire or reward)	0.00	0.00	0.00	0.35	0.00	0.55
25	Motor Trade (Road Transit Risk only)	1.60	136.59	0.62	1.33	0.61	1.74
26	Motor Trade (Road Risk only)	3.01	0.64	6.54	1.49	7.13	2.70
27	Motor Trade (Internal Risk only)	1.78	0.37	0.58	1.47	0.62	1.12
28	Standalone Tractor	0.43	0.50	0.03	2.71	0.01	2.43
99	Others	625.85	157.56	17.80	453.59	9.71	166.93
	Total	4092.00	2225.77	1860.03	3684.89	1896.59	4283.81

Source: Tariff Advisory Committee - Data Repository

SUMMARY REPORTS FROM MOTOR DATA OF 4 PSUs' - 2005-06

Report MR3 - Vehicle Class wise - OD Claims Paid Ratio, TP Claims Paid Ratio, OD Incurred Claims Ratio and TP Incurred Claims Ratio

Class Code	Description	Percentage					
		OD Claims Paid Ratio	OD Incurred Claims Ratio	TP Claims Paid Ratio	TP Incurred Claims Ratio	Total Claims Paid Ratio	Total Incurred Claims Ratio
11	Private Car	65.65	65.94	142.23	183.03	79.65	87.35
12	Pvt. Car (only 3 wheelers with 750 - 1000 CC)	76.28	94.28	1370.44	0.00	444.58	-95.30
13	Pvt. Car (only 3 wheelers with less than 750 CC)	18.04	17.20	112.61	520.84	72.35	306.44
14	Two wheeler	46.78	45.67	127.98	176.95	80.68	100.49
15	Two wheeler (with side car)	0.00	0.00	0.00	0.00	0.00	0.00
16	Three Wheeler invalid carriage with side car-treated as two wheeler	0.00	0.00	0.00	0.00	0.00	0.00
17	Goods Carrying Public (other than 3 wheelers)	40.18	44.47	168.72	220.38	96.16	121.08
18	Goods Carrying Private (other than 3 wheelers)	92.63	84.88	907.88	550.30	524.59	331.49
19	Goods Carrying Public (3 wheelers)	20.11	21.40	102.56	179.51	61.47	100.71
20	Goods Carrying Private (3 wheelers)	73.50	74.76	240.65	399.23	179.78	281.07
21	Passengers Carrying 4 wheeler	66.52	65.55	195.47	246.11	130.75	155.49
22	Passengers Carrying 3 wheeler	28.81	27.49	154.82	210.74	113.22	150.24
23	Special Type of Vehicle	16.39	20.80	150.09	190.10	56.84	72.02
24	Two Wheeler (hire or reward)	18.19	35.77	8111.68	12900.62	4252.44	6766.23
25	Motor Trade (Road Transit Risk only)	38.83	37.98	0.97	1.27	1.41	1.70
26	Motor Trade (Road Risk only)	217.26	236.78	231.75	419.88	219.81	269.02
27	Motor Trade (Internal Risk only)	32.39	34.68	400.52	304.89	95.13	80.74
28	Standalone Tractor	7.06	2.63	546.23	491.13	295.73	264.18
99	Others	2.84	1.55	287.89	105.95	60.17	22.55
Total		45.46	46.35	165.56	192.46	87.77	97.83

Source: Tariff Advisory Committee - Data Repository

NATIONAL INSURANCE COMPANY LIMITED
2005-06

Report MR_58_1 - Vehicle Class wise - Number of Policies, Total Premium, Number of Claims, Total Claims Paid and Total Claims Incurred

Class Code	Description	No of Policies	Amount in Rs. (crores)	No of Claims	Amount in Rs. (crores)	
			Total Premium		Total Claims Paid	Total Incurred Claims
11	Private Car	938200	428.16	166616	310.97	348.08
12	Pvt. Car (only 3 wheelers with 750 - 1000 CC)	31	0.01	1	0.00	0.00
13	Pvt. Car (only 3 wheelers with less than 750 CC)	1739	0.22	69	0.05	0.14
14	Two wheeler	3013627	155.89	109134	87.48	111.72
15	Two wheeler (with side car)	0	0.00	4	0.01	0.01
16	Three Wheeler invalid carriage with side car-treated as two wheeler	0	0.00	0	0.00	0.00
17	Goods Carrying Public (other than 3 wheelers)	368264	384.26	153132	477.50	657.69
18	Goods Carrying Private (other than 3 wheelers)	13805	8.98	5928	15.34	15.31
19	Goods Carrying Public (3 wheelers)	61769	14.09	9090	11.10	19.36
20	Goods Carrying Private (3 wheelers)	6219	0.95	390	0.77	1.06
21	Passengers Carrying 4 wheeler	154244	149.61	160062	311.96	380.16
22	Passengers Carrying 3 wheeler	171179	27.67	36559	56.19	75.89
23	Special Type of Vehicle	114108	46.98	13184	38.09	50.99
24	Two Wheeler (hire or reward)	0	0.00	3	0.00	0.00
25	Motor Trade (Road Transit Risk only)	8680	1.07	205	0.48	0.64
26	Motor Trade (Road Risk only)	1461	1.08	1969	1.60	1.58
27	Motor Trade (Internal Risk only)	89	0.05	80	0.25	0.24
28	Standalone Tractor	6087	0.40	434	1.88	1.75
99	Others	27594	520.98	8424	2.36	-3.46
Total		4887096	1740.38	665284	1316.04	1661.17

Source: Tariff Advisory Committee - Data Repository

NATIONAL INSURANCE COMPANY LIMITED

2005-06

Report MR_58_2 - Vehicle Class wise - OD Premium, TP Premium, OD Claims Paid, TP Claims Paid, OD Claims Paid, OD Incurred Claims and TP Incurred Claims

Class Code	Description	Amount in Rs. (Crores)					
		OD Premium	TP Premium	OD Claims Paid	TP Claims Paid	OD Incurred Claims	TP Incurred Claims
11	Private Car	347.85	80.31	197.80	113.16	186.40	161.67
12	Pvt. Car (only 3 wheelers with 750 - 1000 CC)	0.00	0.00	0.00	0.00	0.00	0.00
13	Pvt. Car (only 3 wheelers with less than 750 CC)	0.09	0.13	0.01	0.05	0.00	0.14
14	Two wheeler	88.59	67.29	29.95	57.53	27.03	84.69
15	Two wheeler (with side car)	0.00	0.00	0.00	0.01	0.00	0.01
16	Three Wheeler invalid carriage with side car-treated as two wheeler	0.00	0.00	0.00	0.00	0.00	0.00
17	Goods Carrying Public (other than 3 wheelers)	227.90	156.36	76.58	400.92	87.05	570.65
18	Goods Carrying Private (other than 3 wheelers)	4.06	4.92	4.88	10.47	4.63	10.68
19	Goods Carrying Public (3 wheelers)	7.11	6.98	1.12	9.99	0.98	18.38
20	Goods Carrying Private (3 wheelers)	0.30	0.64	0.08	0.69	0.05	1.01
21	Passengers Carrying 4 wheeler	75.91	73.70	96.10	215.86	88.91	291.25
22	Passengers Carrying 3 wheeler	8.83	18.84	6.04	50.15	5.54	70.35
23	Special Type of Vehicle	33.25	13.73	4.51	33.59	8.80	42.19
24	Two Wheeler (hire or reward)	0.00	0.00	0.00	0.00	0.00	0.00
25	Motor Trade (Road Transit Risk only)	0.73	0.34	0.13	0.36	0.15	0.49
26	Motor Trade (Road Risk only)	0.85	0.23	1.48	0.12	1.52	0.06
27	Motor Trade (Internal Risk only)	0.03	0.02	0.03	0.22	0.03	0.20
28	Standalone Trailer	0.12	0.28	0.01	1.88	-0.11	1.86
99	Others	453.59	67.38	0.49	1.87	0.55	-4.01
Total		1249.23	491.16	419.20	896.84	411.55	1249.62

Source: Tariff Advisory Committee - Data Repository

NATIONAL INSURANCE COMPANY LIMITED

2005-06

Report MR_58_3 - Vehicle Class wise - OD Claims Paid Ratio, TP Claims Paid Ratio, OD Incurred Claims Ratio and TP Incurred Claims Ratio

Class Code	Description	Percentage					
		OD Claims Paid Ratio	OD Incurred Claims Ratio	TP Claims Paid Ratio	TP Incurred Claims Ratio	Total Claims Paid Ratio	Total Incurred Claims Ratio
11	Private Car	56.86	53.59	140.92	201.32	72.63	81.30
12	Pvt. Car (only 3 wheelers with 750 - 1000 CC)	0.00	0.00	0.00	0.00	0.00	0.00
13	Pvt. Car (only 3 wheelers with less than 750 CC)	7.82	3.93	34.35	105.36	23.98	65.71
14	Two wheeler	33.81	30.51	85.49	125.85	56.12	71.67
15	Two wheeler (with side car)	0.00	0.00	0.00	0.00	0.00	0.00
16	Three Wheeler invalid carriage with side car-treated as two wheeler	0.00	0.00	0.00	0.00	0.00	0.00
17	Goods Carrying Public (other than 3 wheelers)	33.60	38.20	256.40	364.95	124.26	171.16
18	Goods Carrying Private (other than 3 wheelers)	120.03	113.90	212.76	217.13	170.82	170.45
19	Goods Carrying Public (3 wheelers)	15.71	13.84	143.16	263.41	78.83	137.45
20	Goods Carrying Private (3 wheelers)	27.06	17.46	107.34	156.56	81.81	112.33
21	Passengers Carrying 4 wheeler	126.60	117.13	292.88	395.17	208.51	254.11
22	Passengers Carrying 3 wheeler	68.41	62.69	266.21	373.47	203.08	274.28
23	Special Type of Vehicle	13.56	26.47	244.68	307.36	81.09	108.54
24	Two Wheeler (hire or reward)	0.00	0.00	0.00	0.00	0.00	0.00
25	Motor Trade (Road Transit Risk only)	17.07	20.50	105.31	145.57	44.91	59.96
26	Motor Trade (Road Risk only)	173.98	179.11	52.11	26.86	148.03	146.69
27	Motor Trade (Internal Risk only)	90.53	101.04	1204.59	1099.99	480.97	451.14
28	Standalone Trailor	4.17	0.00	667.29	661.86	465.26	0.00
99	Others	0.11	0.12	2.77	0.00	0.45	-0.66
Total		33.56	32.94	182.60	254.43	75.62	95.45

Source: Tariff Advisory Committee - Data Repository

NEW INDIA ASSURANCE COMPANY LIMITED

2005-06

Report MR_90_1 - Vehicle Class wise - Number of Policies, Total Premium, Number of Claims, Total Claims Paid and Total Claims Incurred

Class Code	Description	No of Policies	Amount in Rs. (crores)	No of Claims	Amount in Rs. (crores)	
			Total Premium		Total Claims Paid	Total Incurred Claims
11	Private Car	967122	567.68	148584	433.39	496.78
12	Pvt. Car (only 3 wheelers with 750 - 1000 CC)	47	0.02	18	0.01	0.02
13	Pvt. Car (only 3 wheelers with less than 750 CC)	3092	0.51	192	0.67	1.07
14	Two wheeler	2774161	168.64	110981	122.10	157.46
15	Two wheeler (with side car)	0	0.00	20	0.01	0.00
16	Three Wheeler invalid carriage with side car-treated as two wheeler	0	0.00	0	0.00	0.00
17	Goods Carrying Public (other than 3 wheelers)	596672	660.08	111342	484.32	760.28
18	Goods Carrying Private (other than 3 wheelers)	14117	11.71	2034	8.44	9.20
19	Goods Carrying Public (3 wheelers)	115232	27.87	7476	15.05	28.38
20	Goods Carrying Private (3 wheelers)	5871	1.08	722	1.23	1.87
21	Passengers Carrying 4 wheeler	233563	232.28	69155	219.19	304.23
22	Passengers Carrying 3 wheeler	302691	59.70	28963	51.65	75.68
23	Special Type of Vehicle	289610	120.01	12613	50.99	74.31
24	Two Wheeler (hire or reward)	0	0.00	3	0.00	0.00
25	Motor Trade (Road Transit Risk only)	8829	136.54	217	1.00	1.09
26	Motor Trade (Road Risk only)	1757	1.57	300	3.41	4.22
27	Motor Trade (Internal Risk only)	52	0.03	72	0.46	0.44
28	Standalone Tractor	0	0.00	0	0.00	0.00
99	Others	10719	1.37	138643	291.42	63.58
Total		5323535	1989.07	631335	1683.34	1978.61

Source: Tariff Advisory Committee - Data Repository

NEW INDIA ASSURANCE COMPANY LIMITED

2005-06

Report MR_90_2 - Vehicle Class wise - OD Premium, TP Premium, OD Claims Paid, TP Claims Paid, OD Claims Paid, OD Incurred Claims and TP Incurred Claims

Class Code	Description	Amount in Rs. (Crores)					
		OD Premium	TP Premium	OD Claims Paid	TP Claims Paid	OD Incurred Claims	TP Incurred Claims
11	Private Car	468.83	98.85	316.14	117.25	329.52	167.26
12	Pvt. Car (only 3 wheelers with 750 - 1000 CC)	0.01	0.00	0.01	0.00	0.01	0.01
13	Pvt. Car (only 3 wheelers with less than 750 CC)	0.25	0.25	0.06	0.61	0.07	1.00
14	Two wheeler	96.42	72.22	48.74	73.36	48.54	108.92
15	Two wheeler (with side car)	0.00	0.00	0.00	0.01	0.00	0.00
16	Three Wheeler invalid carriage with side car-treated as two wheeler	0.00	0.00	0.00	0.00	0.00	0.00
17	Goods Carrying Public (other than 3 wheelers)	376.19	283.89	156.23	328.08	184.25	576.03
18	Goods Carrying Private (other than 3 wheelers)	6.23	5.48	3.20	5.24	3.32	5.89
19	Goods Carrying Public (3 wheelers)	14.00	13.87	2.58	12.47	3.07	25.30
20	Goods Carrying Private (3 wheelers)	0.45	0.63	0.29	0.94	0.21	1.67
21	Passengers Carrying 4 wheeler	118.22	114.06	57.91	161.28	63.57	240.66
22	Passengers Carrying 3 wheeler	21.32	38.37	4.46	47.19	4.48	71.20
23	Special Type of Vehicle	84.10	35.91	14.02	36.97	16.97	57.34
24	Two Wheeler (hire or reward)	0.00	0.00	0.00	0.00	0.00	0.00
25	Motor Trade (Road Transit Risk only)	0.53	136.01	0.26	0.74	0.17	0.92
26	Motor Trade (Road Risk only)	1.37	0.21	2.84	0.58	3.26	0.96
27	Motor Trade (Internal Risk only)	0.00	0.02	0.12	0.34	0.11	0.32
28	Standalone Trailer	0.00	0.00	0.00	0.00	0.00	0.00
99	Others	0.51	0.86	9.91	281.51	6.10	57.48
Total		1188.42	800.64	616.77	1066.57	663.67	1314.95

Source: Tariff Advisory Committee - Data Repository

NEW INDIA ASSURANCE COMPANY LIMITED

2005-06

Report MR_90_3 - Vehicle Class wise - OD Claims Paid Ratio, TP Claims Paid Ratio, OD Incurred Claims Ratio and TP Incurred Claims Ratio

Class Code	Description	Percentage					
		OD Claims Paid Ratio	OD Incurred Claims Ratio	TP Claims Paid Ratio	TP Incurred Claims Ratio	Total Claims Paid Ratio	Total Incurred Claims Ratio
11	Private Car	67.43	70.28	118.62	169.21	76.34	87.51
12	Pvt. Car (only 3 wheelers with 750 - 1000 CC)	112.11	110.21	0.00	218.17	0.00	137.93
13	Pvt. Car (only 3 wheelers with less than 750 CC)	22.68	26.01	244.04	396.79	132.90	210.63
14	Two wheeler	50.55	50.34	101.58	150.82	72.40	93.37
15	Two wheeler (with side car)	0.00	0.00	0.00	0.00	0.00	0.00
16	Three Wheeler invalid carriage with side car-treated as two wheeler	0.00	0.00	0.00	0.00	0.00	0.00
17	Goods Carrying Public (other than 3 wheelers)	41.53	48.98	115.57	202.90	73.37	115.18
18	Goods Carrying Private (other than 3 wheelers)	51.39	53.31	95.53	107.34	72.06	78.61
19	Goods Carrying Public (3 wheelers)	18.42	21.95	89.96	182.46	54.02	101.81
20	Goods Carrying Private (3 wheelers)	64.83	46.78	148.99	264.25	114.04	173.95
21	Passengers Carrying 4 wheeler	48.99	53.78	141.40	211.00	94.37	130.98
22	Passengers Carrying 3 wheeler	20.90	21.03	122.98	185.53	86.52	126.78
23	Special Type of Vehicle	16.67	20.17	102.96	159.69	42.49	61.92
24	Two Wheeler (hire or reward)	0.00	0.00	0.00	0.00	0.00	0.00
25	Motor Trade (Road Transit Risk only)	49.18	32.39	0.54	0.68	0.73	0.80
26	Motor Trade (Road Risk only)	207.57	238.72	277.25	459.24	216.80	267.93
27	Motor Trade (Internal Risk only)	6340.40	6137.82	1453.40	1369.59	1805.26	1712.90
28	Standalone Trailor	0.00	0.00	0.00	0.00	0.00	0.00
99	Others	1953.00	1203.01	32599.43	6656.00	21261.02	4638.65
Total		51.90	55.84	133.21	164.24	84.63	99.47

Source: Tariff Advisory Committee - Data Repository

ORIENTAL INSURANCE COMPANY LIMITED

2005-06

Report MR_556_1 - Vehicle Class wise - Number of Policies, Total Premium, Number of Claims, Total Claims Paid and Total Claims Incurred *

Class Code	Description	No of Policies	Amount in Rs. (crores)	No of Claims	Amount in Rs. (crores)	
			Total Premium		Total Claims Paid	Total Incurred Claims
11	Private Car	975548	491.79	173437	389.13	399.92
12	Pvt. Car (only 3 wheelers with 750 - 1000 CC)	1	0.00	123	0.12	-0.06
13	Pvt. Car (only 3 wheelers with less than 750 CC)	0	0.00	13	0.00	0.04
14	Two wheeler	3658779	215.69	191305	231.14	264.12
15	Two wheeler (with side car)	0	0.00	7	0.00	0.01
16	Three Wheeler invalid carriage with side car-treated as two wheeler	0	0.00	4	0.00	0.01
17	Goods Carrying Public (other than 3 wheelers)	452818	468.65	65348	203.49	297.56
18	Goods Carrying Private (other than 3 wheelers)	13196	8.46	59529	152.39	85.26
19	Goods Carrying Public (3 wheelers)	81758	20.32	7030	11.77	11.83
20	Goods Carrying Private (3 wheelers)	8322	1.35	2626	4.08	7.04
21	Passengers Carrying 4 wheeler	177436	188.86	71791	181.81	184.42
22	Passengers Carrying 3 wheeler	208537	38.81	20417	37.95	43.53
23	Special Type of Vehicle	112925	49.34	10170	28.42	27.46
24	Two Wheeler (hire or reward)	137	0.01	92	0.35	0.55
25	Motor Trade (Road Transit Risk only)	2913	0.23	94	0.15	0.17
26	Motor Trade (Road Risk only)	2639	0.76	845	1.14	1.39
27	Motor Trade (Internal Risk only)	8101	2.06	428	1.07	0.76
28	Standalone Trailor	8807	0.52	269	0.86	0.69
99	Others	36	0.00	1017	4.40	1.74
Total		5711953	1486.84	604545	1248.25	1326.47

Source: Tariff Advisory Committee - Data Repository

ORIENTAL INSURANCE COMPANY LIMITED

2005-06

Report MR_556_2 - Vehicle Class wise - OD Premium, TP Premium, OD Claims Paid, TP Claims Paid, OD Claims Paid, OD Incurred Claims and TP Incurred Claims *

Class Code	Description	Amount in Rs. (Crores)					
		OD Premium	TP Premium	OD Claims Paid	TP Claims Paid	OD Incurred Claims	TP Incurred Claims
11	Private Car	402.86	88.93	243.87	145.26	248.67	151.25
12	Pvt. Car (only 3 wheelers with 750 - 1000 CC)	0.00	0.00	0.00	0.12	0.01	-0.07
13	Pvt. Car (only 3 wheelers with less than 750 CC)	0.00	0.00	0.00	0.00	0.00	0.04
14	Two wheeler	130.01	85.68	61.48	169.66	60.78	203.34
15	Two wheeler (with side car)	0.00	0.00	0.00	0.00	0.00	0.01
16	Three Wheeler invalid carriage with side car-treated as two wheeler	0.00	0.00	0.00	0.00	0.00	0.01
17	Goods Carrying Public (other than 3 wheelers)	274.65	193.99	100.81	102.68	114.24	183.32
18	Goods Carrying Private (other than 3 wheelers)	3.91	4.55	5.52	146.86	4.90	80.37
19	Goods Carrying Public (3 wheelers)	10.88	9.44	2.57	9.19	2.80	9.03
20	Goods Carrying Private (3 wheelers)	0.51	0.83	0.59	3.48	0.66	6.38
21	Passengers Carrying 4 wheeler	97.50	91.36	44.71	137.10	46.25	138.17
22	Passengers Carrying 3 wheeler	14.39	24.42	3.14	34.81	2.91	40.63
23	Special Type of Vehicle	36.45	12.89	6.42	22.00	6.44	21.02
24	Two Wheeler (hire or reward)	0.00	0.00	0.00	0.34	0.00	0.55
25	Motor Trade (Road Transit Risk only)	0.12	0.11	0.15	0.00	0.15	0.02
26	Motor Trade (Road Risk only)	0.61	0.15	0.78	0.35	0.67	0.72
27	Motor Trade (Internal Risk only)	1.74	0.32	0.39	0.68	0.41	0.35
28	Standalone Trailer	0.31	0.21	0.03	0.83	0.12	0.57
99	Others	0.00	0.00	0.13	4.26	0.19	1.54
Total		973.94	512.90	470.60	777.65	489.20	837.27

Source: Tariff Advisory Committee - Data Repository

ORIENTAL INSURANCE COMPANY LIMITED

2005-06

Report MR_556_3 - Vehicle Class wise - OD Claims Paid Ratio, TP Claims Paid Ratio, OD Incurred Claims Ratio and TP Incurred Claims Ratio *

Class Code	Description	Percentage					
		OD Claims Paid Ratio	OD Incurred Claims Ratio	TP Claims Paid Ratio	TP Incurred Claims Ratio	Total Claims Paid Ratio	Total Incurred Claims Ratio
11	Private Car	60.53	61.73	163.35	170.07	79.13	81.32
12	Pvt. Car (only 3 wheelers with 750 - 1000 CC)	0.00	6688.42	181962.03	0.00	64570.47	-32682.65
13	Pvt. Car (only 3 wheelers with less than 750 CC)	0.00	0.00	0.00	0.00	0.00	0.00
14	Two wheeler	47.29	46.75	198.02	237.33	107.16	122.46
15	Two wheeler (with side car)	0.00	0.00	0.00	0.00	0.00	0.00
16	Three Wheeler invalid carriage with side car-treated as two wheeler	0.00	0.00	0.00	0.00	0.00	0.00
17	Goods Carrying Public (other than 3 wheelers)	36.71	41.59	52.93	94.50	43.42	63.49
18	Goods Carrying Private (other than 3 wheelers)	141.36	125.32	3226.23	1765.44	1801.38	1007.90
19	Goods Carrying Public (3 wheelers)	23.67	25.72	97.33	95.68	57.90	58.23
20	Goods Carrying Private (3 wheelers)	116.07	129.05	417.91	765.96	302.97	523.43
21	Passengers Carrying 4 wheeler	45.86	47.44	150.07	151.24	96.27	97.65
22	Passengers Carrying 3 wheeler	21.79	20.22	142.56	166.36	97.78	112.17
23	Special Type of Vehicle	17.61	17.67	170.66	163.08	57.60	55.66
24	Two Wheeler (hire or reward)	18.19	35.77	8035.53	12846.85	4212.60	6738.11
25	Motor Trade (Road Transit Risk only)	123.88	125.87	3.71	22.43	66.76	76.70
26	Motor Trade (Road Risk only)	129.36	110.58	228.73	467.54	149.51	182.99
27	Motor Trade (Internal Risk only)	22.48	23.43	214.40	110.12	52.17	36.84
28	Standalone Trailor	8.22	38.68	387.64	267.50	164.33	132.83
99	Others	78350.91	114029.56	215862.52	78065.13	204995.20	80907.34
	Total	48.32	50.23	151.62	163.24	83.95	89.21

* Provisional

Source: Tariff Advisory Committee - Data Repository

UNITED INDIA INSURANCE COMPANY LIMITED

2005-06

Report MR_545_1 - Vehicle Class wise - Number of Policies, Total Premium, Number of Claims, Total Claims Paid and Total Claims Incurred

Class Code	Description	No of Policies	Amount in Rs. (crores)	No of Claims	Amount in Rs. (crores)	
			Total Premium		Total Claims Paid	Total Incurred Claims
11	Private Car	757414	328.49	167929	313.05	341.61
12	Pvt. Car (only 3 wheelers with 750 - 1000 CC)	31	0.01	15	0.02	0.00
13	Pvt. Car (only 3 wheelers with less than 750 CC)	5101	0.59	211	0.23	2.79
14	Two wheeler	2973042	148.11	161624	114.61	158.37
15	Two wheeler (with side car)	0	0.00	12	0.02	0.00
16	Three Wheeler invalid carriage with side car-treated as two wheeler	0	0.00	5	0.01	0.02
17	Goods Carrying Public (other than 3 wheelers)	238325	169.61	176398	452.70	321.83
18	Goods Carrying Private (other than 3 wheelers)	10038	5.63	2194	6.31	5.53
19	Goods Carrying Public (3 wheelers)	54573	9.64	4748	6.28	12.86
20	Goods Carrying Private (3 wheelers)	4711	0.65	859	1.15	1.31
21	Passengers Carrying 4 wheeler	118566	94.04	82626	156.27	164.87
22	Passengers Carrying 3 wheeler	276612	37.67	26606	39.72	51.06
23	Special Type of Vehicle	142142	45.39	9345	31.25	35.74
24	Two Wheeler (hire or reward)	0	0.00	2	0.00	0.00
25	Motor Trade (Road Transit Risk only)	854	0.35	136	0.32	0.43
26	Motor Trade (Road Risk only)	464	0.24	2067	1.88	2.64
27	Motor Trade (Internal Risk only)	51	0.01	85	0.26	0.30
28	Standalone Tractor	0	0.00	0	0.00	0.00
99	Others	2225164	261.05	74904	173.22	114.78
Total		6807088	1101.49	709766	1297.28	1214.15

Source: Tariff Advisory Committee - Data Repository

UNITED INDIA INSURANCE COMPANY LIMITED

2005-06

Report MR_545_2 - Vehicle Class wise - OD Premium, TP Premium, OD Claims Paid, TP Claims Paid, OD Claims Paid, OD Incurred Claims and TP Incurred Claims

Class Code	Description	Amount in Rs. (Crores)					
		OD Premium	TP Premium	OD Claims Paid	TP Claims Paid	OD Incurred Claims	TP Incurred Claims
11	Private Car	264.56	63.93	216.52	96.54	214.10	127.51
12	Pvt. Car (only 3 wheelers with 750 - 1000 CC)	0.01	0.00	0.00	0.01	0.00	0.00
13	Pvt. Car (only 3 wheelers with less than 750 CC)	0.22	0.37	0.04	0.19	0.03	2.76
14	Two wheeler	85.91	62.20	47.36	67.25	46.77	111.60
15	Two wheeler (with side car)	0.00	0.00	0.00	0.01	0.00	0.00
16	Three Wheeler invalid carriage with side car-treated as two wheeler	0.00	0.00	0.00	0.01	0.00	0.02
17	Goods Carrying Public (other than 3 wheelers)	71.04	98.57	47.98	404.73	36.85	284.98
18	Goods Carrying Private (other than 3 wheelers)	2.16	3.48	1.55	4.76	1.04	4.49
19	Goods Carrying Public (3 wheelers)	3.85	5.79	0.94	5.34	0.82	12.04
20	Goods Carrying Private (3 wheelers)	0.20	0.45	0.11	1.04	0.17	1.14
21	Passengers Carrying 4 wheeler	42.02	52.02	23.21	133.05	19.97	144.89
22	Passengers Carrying 3 wheeler	9.55	28.12	1.95	37.76	1.94	49.12
23	Special Type of Vehicle	28.74	16.66	4.96	26.29	5.76	29.98
24	Two Wheeler (hire or reward)	0.00	0.00	0.00	0.00	0.00	0.00
25	Motor Trade (Road Transit Risk only)	0.22	0.13	0.09	0.23	0.14	0.30
26	Motor Trade (Road Risk only)	0.19	0.05	1.44	0.44	1.68	0.96
27	Motor Trade (Internal Risk only)	0.01	0.01	0.04	0.22	0.06	0.24
28	Standalone Trailer	0.00	0.00	0.00	0.00	0.00	0.00
99	Others	171.74	89.31	7.27	165.95	2.86	111.92
Total		680.41	421.08	353.46	943.82	332.18	881.97

Source: Tariff Advisory Committee - Data Repository

UNITED INDIA INSURANCE COMPANY LIMITED

2005-06

Report MR_545_3 - Vehicle Class wise - OD Claims Paid Ratio, TP Claims Paid Ratio, OD Incurred Claims Ratio and TP Incurred Claims Ratio

Class Code	Description	Percentage					
		OD Claims Paid Ratio	OD Incurred Claims Ratio	TP Claims Paid Ratio	TP Incurred Claims Ratio	Total Claims Paid Ratio	Total Incurred Claims Ratio
11	Private Car	81.84	80.93	151.00	199.45	95.30	104.00
12	Pvt. Car (only 3 wheelers with 750 - 1000 CC)	50.68	0.56	582.35	109.92	190.17	29.26
13	Pvt. Car (only 3 wheelers with less than 750 CC)	16.66	12.22	51.65	741.79	38.58	469.32
14	Two wheeler	55.13	54.44	108.11	179.43	77.38	106.93
15	Two wheeler (with side car)	0.00	0.00	0.00	0.00	0.00	0.00
16	Three Wheeler invalid carriage with side car-treated as two wheeler	0.00	0.00	0.00	0.00	0.00	0.00
17	Goods Carrying Public (other than 3 wheelers)	67.53	51.86	410.60	289.12	266.90	189.74
18	Goods Carrying Private (other than 3 wheelers)	71.83	48.17	136.92	129.20	111.98	98.15
19	Goods Carrying Public (3 wheelers)	24.32	21.16	92.34	208.05	65.15	133.33
20	Goods Carrying Private (3 wheelers)	53.91	84.22	231.65	255.81	176.18	202.25
21	Passengers Carrying 4 wheeler	55.25	47.54	255.77	278.53	166.18	175.32
22	Passengers Carrying 3 wheeler	20.46	20.35	134.30	174.68	105.45	135.56
23	Special Type of Vehicle	17.26	20.04	157.82	179.95	68.84	78.72
24	Two Wheeler (hire or reward)	0.00	0.00	0.00	0.00	0.00	0.00
25	Motor Trade (Road Transit Risk only)	40.76	62.44	180.01	232.75	92.22	125.38
26	Motor Trade (Road Risk only)	762.41	884.97	863.39	1883.92	783.84	1096.95
27	Motor Trade (Internal Risk only)	613.50	997.11	3801.57	4164.59	2128.21	2502.03
28	Standalone Trailor	0.00	0.00	0.00	0.00	0.00	0.00
99	Others	4.23	1.66	185.81	125.32	66.35	43.97
Total		51.95	48.82	224.15	209.46	117.78	110.23

Source: Tariff Advisory Committee - Data Repository

Caveats:

- ⦿ Claims figures reflect pure claims cost/ burning cost. Expenses/ interest not included.
- ⦿ The tables are indicative, contextual and intended only for insurers' information to facilitate internal research within the insurance industry in a tariff free market.
- ⦿ Findings are not complete/ conclusive and anyone making use of the same are advised to make their independent assessment of the accuracy.
- ⦿ TAC is not liable for any unintended use of these figures by any party and any deductions drawn there from.
- ⦿ The information contained in the tables cannot be the subject matter for any litigation affecting IRDA/ TAC/ Insurance Companies/ Insurance Intermediaries.
- ⦿ Errors and Omissions Excepted.