

Summary Reports of Motor Data of Public and Private Sector Insurers - 2009-10

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

| Class Code | Class Description | No of Policies | Amount in Rs. (Crores) | | Amount in Rs. (Crores) | |
|-------------|---|----------------|------------------------|--------------------|------------------------|-----------------------|
| | | | Total Premium | Total No of Claims | Total Claims Paid | Total Incurred Claims |
| 11 | Private Cars | 71,38,559 | 4,722.89 | 15,37,282 | 2,901.08 | 2,950.80 |
| 14 | Two wheelers | 1,51,86,734 | 1,061.61 | 5,00,053 | 494.95 | 546.42 |
| 17 | Goods Carrying Vehicles (Public Carriers -other than 3 wheelers) | 21,80,566 | 2,213.97 | 2,12,887 | 1,818.83 | 2,023.96 |
| 18 | Goods Carrying Vehicles (Private Carriers -other than 3 wheelers) | 3,19,591 | 248.74 | 13,334 | 65.07 | 111.45 |
| 19 | Goods Carrying Vehicles (Public Carriers -3 wheelers) | 2,95,749 | 165.41 | 21,312 | 97.93 | 191.42 |
| 20 | Goods Carrying Vehicles (Private Carriers-3 wheelers) | 23,372 | 5.25 | 732 | 1.98 | 3.05 |
| 21 | Passengers Carrying Vehicles -4 wheelers | 11,10,929 | 943.08 | 1,19,806 | 738.48 | 865.70 |
| 22 | Passengers Carrying Vehicles -3 wheelers | 7,15,761 | 307.04 | 31,666 | 136.15 | 165.96 |
| 23 | Special Type of Vehicles | 9,59,411 | 449.58 | 38,721 | 256.44 | 377.21 |
| 26 | Motor Trade (Road Risk only) | 25,911 | 11.66 | 5,374 | 11.53 | 41.32 |
| 99 | Others | 4,23,307 | 162.30 | 47,913 | 108.54 | 65.78 |
| Grand Total | | 2,83,79,890 | 10,291.53 | 25,29,080 | 6,630.97 | 7,343.08 |

Source Insurance Information Bureau

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

| Class Code | Class Description | Amount in Rs. (Crores) | | | | | |
|-------------|---|------------------------|------------|----------------------|----------------------|--------------------|--------------------|
| | | OD Premium | TP Premium | Total OD Claims Paid | Total TP Claims Paid | OD Incurred Claims | TP Incurred Claims |
| 11 | Private Cars | 3,844.20 | 878.69 | 2,412.64 | 488.44 | 2,471.39 | 479.41 |
| 14 | Two wheelers | 546.62 | 514.99 | 227.26 | 267.69 | 243.92 | 302.50 |
| 17 | Goods Carrying Vehicles (Public Carriers -other than 3 wheelers) | 1,057.80 | 1,156.17 | 585.26 | 1,233.57 | 634.41 | 1,389.55 |
| 18 | Goods Carrying Vehicles (Private Carriers -other than 3 wheelers) | 146.66 | 102.09 | 35.96 | 29.11 | 45.81 | 65.64 |
| 19 | Goods Carrying Vehicles (Public Carriers -3 wheelers) | 85.22 | 80.19 | 33.57 | 64.35 | 38.07 | 153.35 |
| 20 | Goods Carrying Vehicles (Private Carriers-3 wheelers) | 1.86 | 3.39 | 0.47 | 1.51 | 0.38 | 2.67 |
| 21 | Passengers Carrying Vehicles -4 wheelers | 416.73 | 526.36 | 208.33 | 530.15 | 222.20 | 643.50 |
| 22 | Passengers Carrying Vehicles -3 wheelers | 128.19 | 178.85 | 34.13 | 102.02 | 34.03 | 131.93 |
| 23 | Special Type of Vehicles | 355.95 | 93.64 | 115.34 | 141.10 | 137.43 | 239.78 |
| 26 | Motor Trade (Road Risk only) | 9.85 | 1.80 | 1.41 | 10.12 | 1.39 | 39.92 |
| 99 | Others | 115.09 | 47.21 | 56.08 | 52.46 | -32.15 | 97.93 |
| Grand Total | | 6,708.16 | 3,583.37 | 3,710.44 | 2,920.53 | 3,796.89 | 3,546.19 |

Source Insurance Information Bureau

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

| Class Code | Class Description | Percentage | | |
|-------------|---|--------------------------|--------------------------|-----------------------------|
| | | OD Incurred Claims Ratio | TP Incurred Claims Ratio | Total Incurred Claims Ratio |
| 11 | Private Cars | 64.29 | 54.56 | 62.48 |
| 14 | Two wheelers | 44.62 | 58.74 | 51.47 |
| 17 | Goods Carrying Vehicles (Public Carriers -other than 3 wheelers) | 59.97 | 120.19 | 91.42 |
| 18 | Goods Carrying Vehicles (Private Carriers -other than 3 wheelers) | 31.24 | 64.30 | 44.81 |
| 19 | Goods Carrying Vehicles (Public Carriers -3 wheelers) | 44.67 | 191.23 | 115.72 |
| 20 | Goods Carrying Vehicles (Private Carriers-3 wheelers) | 20.44 | 78.78 | 58.15 |
| 21 | Passengers Carrying Vehicles -4 wheelers | 53.32 | 122.26 | 91.79 |
| 22 | Passengers Carrying Vehicles -3 wheelers | 26.55 | 73.76 | 54.05 |
| 23 | Special Type of Vehicles | 38.61 | 256.08 | 83.90 |
| 26 | Motor Trade (Road Risk only) | 14.13 | 2,215.16 | 354.47 |
| 99 | Others | -27.93 | 207.45 | 40.53 |
| Grand Total | | 56.60 | 98.96 | 71.35 |

Source Insurance Information Bureau

Note : 1 The above table does not include 2 Pub. Sector (i.e. M.s, New India Assurance Co. Ltd and M.s. United India Insurance Co. Ltd.) Insurer's figures, as the data is not validated or to be resubmitted by them.

Note : 2 The figures are worked out on written premium basis.

Note : 3 The following Class Codes having insignificant number of records are included in 'Others' (12 - Pvt. Car (only 3 wheelers with 750 - 1000 CC),13 - Pvt. Car (only 3 wheelers with less than 750 CC)15 - Two wheeler (with side car), 16-Three Wheeler invalid carriage with side car-treated as two wheeler,24-Two Wheeler (hire or reward), 25 -Motor Trade (Road Transit Risk only), 27 - Motor Trade (Internal Risk only), 28-Standalone Tractor and 99 - Others))