

Name of the Insurer: Edelweiss General Insurance Co. Ltd.  
 Registration No. 159 and Date of Registration December 18, 2017  
 CIN No. U65000MH2016PLC273758

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments <sup>(1)</sup>		Other Miscellaneous <sup>(2)</sup>		Total Miscellaneous		(Amount in ₹ Lakhs)	
	For Q2 FY 2021-22	For H1 FY 2021-22	For Q2 FY 2021-22	For H1 FY 2021-22	For Q2 FY 2021-22	For H1 FY 2021-22	For Q2 FY 2021-22	For H1 FY 2021-22	For Q2 FY 2021-22	For H1 FY 2021-22	For Q2 FY 2021-22	For H1 FY 2021-22	For Q2 FY 2021-22	For H1 FY 2021-22	For Q2 FY 2021-22	For H1 FY 2021-22	For Q2 FY 2021-22	For H1 FY 2021-22	For Q2 FY 2021-22	For H1 FY 2021-22	For Q2 FY 2021-22	For H1 FY 2021-22	For Q2 FY 2021-22	For H1 FY 2021-22	For Q2 FY 2021-22	For H1 FY 2021-22	For Q2 FY 2021-22	For H1 FY 2021-22	For Q2 FY 2021-22	For H1 FY 2021-22	For Q2 FY 2021-22	For H1 FY 2021-22	For Q2 FY 2021-22	For H1 FY 2021-22	For Q2 FY 2021-22	For H1 FY 2021-22	For Q2 FY 2021-22	For H1 FY 2021-22		
	Claims Paid (Direct)	65.09	69.68	89.78	125.67	-	-	89.78	125.67	1,814.15	2,968.21	15.67	31.14	1,829.82	2,999.35	3,325.11	6,693.30	74.81	106.08	72.56	97.66	3,472.48	6,703.04	-	-	-	-	0.20	62.24	-	-	-	-	-	-	0.89	0.89	5,303.29	9,761.52	5,438.26
Add: Re-insurance accepted to direct claims	0.19	16.86	0.03	1.24	-	-	0.03	1.24	-	-	-	-	41.04	171.88	15.72	15.72	-	-	-	-	56.76	187.60	-	-	-	-	0.38	0.38	-	-	-	-	-	-	(0.01)	(0.01)	57.13	187.97	57.31	208.17
Less: Re-insurance/Conceded to claims exist	41.81	79.80	78.46	109.05	-	-	78.46	109.05	30.21	149.31	0.76	1.56	30.97	150.87	310.05	383.16	45.46	49.62	3.61	4.94	381.16	457.68	-	-	-	-	0.11	15.16	-	-	-	-	-	-	0.72	0.72	375.36	462.56	491.66	498.61
Net Claims Paid	1.41	7.74	11.35	16.16	-	-	11.35	16.16	1,773.64	3,816.00	14.88	29.58	1,798.52	3,648.48	1,156.08	6,288.03	29.07	57.78	68.83	92.78	3,748.08	6,413.58	-	-	-	-	0.45	7.46	-	-	-	-	-	-	0.31	0.39	4,987.16	9,266.91	4,988.07	9,311.81
Add: Claims Outstanding at the end of the year	682.39	682.59	66.76	66.76	-	-	66.76	66.76	2,114.07	2,114.07	7,687.23	7,687.23	9,801.30	9,801.30	3,266.17	3,266.17	90.50	90.50	42.22	42.22	3,392.89	3,392.89	1.23	1.23	0.03	0.03	121.82	121.82	-	-	-	-	-	-	8.96	8.96	13,326.22	13,326.22	16,075.57	16,075.57
Less: Claims Outstanding at the beginning of the year	608.03	551.29	61.27	37.95	-	-	61.27	37.95	1,812.60	1,474.48	6,728.25	6,110.15	8,940.85	7,584.63	3,780.48	3,463.69	74.73	78.39	5.02	3.13	3,866.23	3,545.21	0.33	-	0.03	0.03	102.12	95.46	-	-	-	-	-	-	9.15	8.27	12,512.71	11,213.60	11,182.01	11,822.84
Net Incurred Claims	75.97	139.04	16.84	47.97	-	-	16.84	47.97	2,026.91	3,455.59	973.86	1,606.66	2,998.77	5,062.25	2,635.77	6,084.50	38.84	64.89	106.13	131.87	2,786.74	6,281.26	0.90	1.23	-	-	20.15	33.82	-	-	-	-	-	-	0.11	0.97	5,800.67	11,379.53	5,893.48	11,566.54
Claims Paid (Revert)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Estimates of IBNR and IBNER at the end of the period (net)	666.14	666.14	22.74	22.74	-	-	22.74	22.74	897.11	897.11	6,185.70	6,185.70	7,882.81	7,882.81	2,626.76	2,626.76	81.74	81.74	15.79	15.79	2,724.29	2,724.29	1.23	1.23	0.04	0.04	117.25	117.25	-	-	-	-	-	-	8.86	8.86	9,934.48	9,934.48	10,623.36	10,623.36
Estimates of IBNR and IBNER at the beginning of the period (net)	592.28	526.06	21.98	11.12	-	-	21.98	11.12	717.69	507.77	5,398.98	4,977.12	6,116.67	5,484.89	2,373.88	2,867.03	74.71	78.37	2.71	3.13	2,461.30	2,948.53	0.33	-	0.03	0.04	98.51	94.87	-	-	-	-	-	-	8.99	8.28	8,675.83	8,536.61	9,260.09	9,073.79

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments <sup>(1)</sup>		Other Miscellaneous <sup>(2)</sup>		Total Miscellaneous		Grand Total	
	For Q2 FY 2020-21	For H1 FY 2020-21	For Q2 FY 2020-21	For H1 FY 2020-21	For Q2 FY 2020-21	For H1 FY 2020-21	For Q2 FY 2020-21	For H1 FY 2020-21	For Q2 FY 2020-21	For H1 FY 2020-21	For Q2 FY 2020-21	For H1 FY 2020-21	For Q2 FY 2020-21	For H1 FY 2020-21	For Q2 FY 2020-21	For H1 FY 2020-21	For Q2 FY 2020-21	For H1 FY 2020-21	For Q2 FY 2020-21	For H1 FY 2020-21	For Q2 FY 2020-21	For H1 FY 2020-21	For Q2 FY 2020-21	For H1 FY 2020-21	For Q2 FY 2020-21	For H1 FY 2020-21	For Q2 FY 2020-21	For H1 FY 2020-21	For Q2 FY 2020-21	For H1 FY 2020-21	For Q2 FY 2020-21	For H1 FY 2020-21	For Q2 FY 2020-21	For H1 FY 2020-21	For Q2 FY 2020-21	For H1 FY 2020-21	For Q2 FY 2020-21	For H1 FY 2020-21		
	Claims Paid (Direct)	0.64	1.08	60.56	84.23	-	-	60.56	84.23	1,363.24	1,849.23	21.91	52.91	1,385.15	1,902.20	1,017.36	1,796.41	17.38	19.12	-	-	1,834.74	1,815.60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,421.89	3,717.80	2,483.09
Add: Re-insurance accepted to direct claims	(0.20)	0.74	-	-	-	-	-	-	-	-	-	-	-	45.66	244.78	-	-	-	-	-	-	45.66	244.78	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Re-insurance/Conceded to claims exist	0.61	1.05	62.71	86.06	-	-	62.71	86.06	1,375.07	1,756.82	22.71	50.36	1,397.78	1,901.20	1,017.63	1,647.17	18.67	18.67	-	-	1,820.62	1,979.76	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Net Claims Paid	(0.21)	0.77	7.85	10.44	-	-	7.85	10.44	1,276.97	1,756.82	22.71	50.36	1,317.78	1,807.98	1,004.20	1,916.63	16.67	16.67	-	-	1,820.62	1,979.76	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Add: Claims Outstanding at the end of the year	430.67	430.67	20.91	20.91	-	-	20.91	20.91	1,717.98	1,717.98	4,869.87	4,869.87	6,587.85	6,587.85	3,715.55	3,715.55	245.82	245.82	-	-	3,961.37	3,961.37	-	-	0.03	0.03	72.97	72.97	-	-	-	-	-	-	5.69	5.69	10,627.91	10,627.91	11,079.49	11,079.49
Less: Claims Outstanding at the beginning of the year	373.02	324.70	10.93	5.97	-	-	10.93	5.97	1,549.15	582.12	4,279.99	3,750.87	5,826.14	4,332.99	3,071.42	2,260.90	249.41	220.84	-	-	3,320.83	2,481.74	-	-	0.03	0.03	64.27	58.57	-	-	-	-	-	-	4.55	4.28	9,218.82	6,877.61	9,602.77	7,208.28
Net Incurred Claims	57.48	106.24	17.83	25.08	-	-	17.83	25.08	1,463.90	2,892.68	612.59	1,169.26	2,076.49	4,061.94	1,648.33	3,376.28	12.88	43.05	-	-	1,661.21	3,419.33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Claims Paid (Revert)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Estimates of IBNR and IBNER at the end of the period (net)	418.12	418.12	0.64	0.64	-	-	0.64	0.64	814.54	814.54	3,888.89	3,888.89	4,622.43	4,622.43	2,912.61	2,912.61	129.04	129.04	-	-	3,241.65	2,041.65	-	-	0.03	0.03	72.98	72.98	-	-	-	-	-	-	5.72	5.72	7,743.81	7,743.81	8,162.58	8,162.58
Estimates of IBNR and IBNER at the beginning of the period (net)	371.96	324.33	7.38	5.80	-	-	7.38	5.80	815.18	132.92	3,311.09	2,807.88	4,146.27	2,940.00	2,508.44	1,670.26	249.41	220.83	-	-	2,737.85	1,891.09	-	-	0.03	0.03	64.27	58.58	-	-	-	-	-	-	4.55	4.28	6,972.97	4,881.98	7,352.51	5,224.20