



भारतीय बीमा विनियामक और विकास प्राधिकरण  
INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY OF INDIA

**Title:**To all

**Reference No.:**

**Date:**22/07/2009

Motor Insurance Data (2007-08)

The Motor Insurance data for all classes of vehicles was hosted on the website of the Tariff Advisory Committee for the period 2006-07 with a link provided in the IRDA website. The tabulations in the form of Summary Reports contain (i) Public Sector aggregate data, (ii) Private Sector aggregate data and (iii) Industry level data.

Similar tabulations have been generated for the period 2007-008. They relate to both, Public Sector and Private Sector insurance companies as well as Industry level aggregate data. Three types of tabulations have been generated as detailed below:

- MR1 gives the vehicle class-wise details of total number of policies, total premium and total incurred claims and claims paid .
- MR2 gives the vehicle class-wise details of Premium and claims break-up of Own Damage (OD) and Third Party (TP).
- MR3 gives the vehicle class-wise details of claims ratios (claims paid ratio, incurred claims ratio)[Claims paid ratio is a percentage of claims paid to premium. Incurred claims ratio means claims paid during the year plus closing provision at the end of the year less opening provision at the beginning of the year expressed as a percentage to the premium]

The Summary Reports of the data have been collated from the transactional level data submitted by the respective insurance companies. The summary statements have been duly verified and validated by the concerned insurance company. The Summary Reports do not include (i) one public sector company, viz M/s United India Insurance Company as they have not submitted the transactional level data and (ii) One private sector company, viz M/s Royal Sundaram General Insurance Company as they have not validated their data.

The Summary Reports for the period 2007-08 have now been hosted on the TAC website ([www.tac.org.in](http://www.tac.org.in)). A link to the TAC site is also available in the IRDA website ([www.irdaindia.org](http://www.irdaindia.org))

These reports are hosted for the benefit of all stakeholders and general public. Comments and suggestions, if any, may be sent to Data Centre, 9 th floor, United India Insurance Towers, 3-5-817/818, Hyderguda, Hyderabad 500 029.