

## **ABSTRACT**

Motor Insurance in India deals with the insurance covers for the loss or damage caused to the automobile or its parts due to natural and man-made calamities. It provides accident cover for individual owners of the vehicle while driving and also for passengers and third party legal liability. This study gives a method to calculate the future claims numbers and the aggregate claim size to help the insurer prepare his reserves to make provision for future claims. The Poisson\gamma model has been followed to calculate the future claim numbers and the chain-ladder method is used to determine the claim size.