PERIODIC DISCLOSURES
FORM NL-40-UNDERWRITING PERFORMANCE

Segmental performance upto the Half year															nt in Rs. Lakhs)											
Particulars	FIRE	MARINE				<u>Miscellaneous</u> Motor HEALTH PERSONAL ACCIDENT TRAVEL Health Total														otal						
					Motor OD							Motor		1		III.		PERSONAL ACCIDENT		INAVEL		1				
		Marine Cargo Marine-Other than Marine Cargo Total	Motor OD-Private car	Motor OD- Two Wheeler	Motor OD- Commercial Vehicle	Motor TP- Private car	Motor TP- Two Wheeler	Motor TP- Commercial Vehicle (Declined Pool)	Motor TP- commercial Vehicle (TP Pool)	Motor TP- commercial Vehicle (Other than Pool)	Other	Total	Health Insurance - Individual	Health Insurance - Group- Government Schemes	Health Insurance - Group- Employer/ Employee Schemes	Health Insurance - Group- Other Schemes	Personal Accident - Individual	Personal Accident- Group (Government Schemes)	Personal Accident- Group (Others)	Overseas Travel	Domestic Travel	Retail	Group	Governmen Schemes		
Premium		+	+				+										+									<del></del>
Gross Direct Premium	161,029	29,525	2,734	32,259	127,992	28,044	10,365	55,257	57,814	-	-	45,109	-	324,581	41,406	-	110,386	26,901	1,199	371	17,354	2,919	954	43,614	157,505	3
Gross Written Premium	168,155	30,540	2,780	33,320	127,992	28,044	10,054	55,257	57,814	-	-	45,109	-	324,270	41,406	-	111,724	30,481	1,199	371	17,355	2,919	954	43,614	162,425	3
Net Written Premium	40,777	21,304	194	21,498	120,289	26,366	9,446	52,024	54,490	-	-	42,493	-	305,108	38,844	-	97,737	19,700	1,112	279	14,155	2,647	857	40,891	134,161	2
Net Earned Premium (A)	30,442	17,487	231	17,718	164,031	35,591	11,918	69,430	68,309	-	-	48,897	-	398,177	36,513	-	77,832	19,373	3,786	308	18,461	1,814	823	41,160	117,442	3
Claims																										
Claims (Gross)	99,677	23,783	1,738	25,521				58,060	54,360	103	-	41,746	-	298,666			) 120,598	22,970		172	3,960		19	44,934	148,435	1
Claims incurred (Net) (B)	22,849	14,993	370	15,363	110,467	16,718	8,261	54,487	49,211	103	-	33,111	-	272,358	41,736	(21	) 106,529	15,785	1,292	163	6,603	1,503	26	43,702	129,772	1
Commission																										
Commission-Gross	12,276	3,382	26	3,408				758	306	-	-	500		31,795			5,639			1	1,132	1,0	3	5,007	10,237	
Commission-Net (C )	(8,123	2,918	(49)	2,869	21,251	5,217	1,492	551	131	-	-	346	-	28,988	4,240	-	4,287	(4,451)	84	(9)	(137)	151	(5)	4,376	(207)	
Total Operating expenses (D)	9,999	3,780	28	3,808	39,093	8,569	3,070	17,926	18,776	-	-	14,643	-	102,078	15,107	-	23,005	4,637	493	120	6,270	516	167	15,782	34,413	<u> </u>
Premium deficiency (E)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	5.740	(4.204)	(110)	(4.222)	(6.700)	5.007	(005)	(2.524)	101	(402)		707		(5.246)	(24.570)	24	(55,000	2 402	4.047	24	F 725	(256)	625	(22 700)	(46 527)	
Underwriting Result (F=A-B-C-D-E)	5,718	(4,204)	(118)	(4,322)	(6,780)	5,087	(905)	(3,534)	191	(103)	-	797	-	(5,246)	(24,570)	21	(55,989	3,402	1,917	34	5,725	(356)	635	(22,700)	(46,537)	$\vdash$
Underwriting Ratio =(f)*100/(A)	19	(24)	(51)	(24)	) (4	) 14	(8)	(5)	0	-	-	2	-	(1)	(67)	-	(72	) 18	51	11	31	(20)	77	(55)	(40)	<del>,                                    </del>

Particulars			ОТ		Grand Total							
	Engineering	Aviation	Product Liability	Liability Insurance	Workmen Compensation / Employer's Liability	Crop Insurance	Credit Insurance	Others	Retail	Group	Government Schemes	
Premium												
Gross Direct Premium	27,926	5,894	49	4,364	4,984	58,286	2,056	38,345	371,950	237,368	58,657	861,263
Gross Written Premium	29,775	6,315	49	4,364	4,984	58,286	2,056	39,575	371,639	245,787	58,657	877,558
Net Written Premium	8,070	826	37	1,939	3,968	10,226	99	18,231	347,877	165,453	10,505	586,110
Net Earned Premium (A)	6,833	1,318	15	1,205	3,732	4,599	110	17,185	442,197	144,979	4,907	640,243
Claims												
Claims (Gross)	13,705	8,739	149	1,037	2,030	32,094	2,130	14,374	344,823	189,377	32,244	691,642
Claims incurred (Net) (B)	4,408	1,381	7	784	2,165	5,759	95	10,126	316,748	148,050	5,901	508,911
Commission												
Commission-Gross	2,158	112	-	276	562	-	182	3,641	37,332	16,637	1	69,654
Commission-Net (C)	(253)	41	-	93	427	(2,625)	(97)	1,630	33,482	1,516	(2,634)	27,110
Total Operating expenses (D)	1,972	110	13	702	805	1.966	291	4,729	118,482	42,412	2,086	176,787
total sparang expenses (2)	1,512	110	- 13	702	003	1,500	231	1,723	110,102	12,112	2,000	1,0,707
Premium deficiency (E)	-											
Underwriting Result (F=A-B-C-D-E)	705	(214)	(5)	(374)	335	(501)	(179)	700	(26,515)	(47,000)	(446)	(72,565)
Underwriting Ratio =(f)*100/(A)	10	(16)	(33)	(31)	9	(11)	(163)	4	(6)	(32)	(9)	(11)