PERIODIC DISCLOSURES

FORM NL-40-UNDERWRITING PERFORMANCE

Segmental performance upto Nine months ended December 31, 2021

															Miscel	llaneous										•
Particulars	FIRE	MARINE			Motor								HEALTH				PERSONAL ACCIDENT			TRAVEL		Health Total				
				Motor OD			Motor TP				Motor Other															
		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- 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	Government Schemes
Premium																										
Gross Direct Premium	220,023	42,770	4,290	47,060	224,211				109,182	-	-	82,690		581,486	61,286		147,295	44,840			27,632	0,011	1,912	65,244		398
Gross Written Premium	230,713	44,065	4,369	48,434	224,211		17,750		109,182	-	-	82,690		581,152	61,286		148,908	51,719	.,		27,636		1,912	65,244		
Net Written Premium	58,668	29,898	197	30,095	211,209	46,344	16,713		103,104	-	-	77,929		547,929	57,505		129,634	33,105	1,791				1,743	61,182	190,074	297
Net Earned Premium (A)	48,898	27,004	311	27,315	241,251	52,490	17,665	102,792	103,136	-	-	75,061	-	592,395	55,563	-	119,346	31,424	5,281	359	27,145	3,704	1,274	62,391	181,346	359
Claims																										1
Claims (Gross)	132,697	34,302	4,504	38,806	180,760	26,312	13,185	82,662	80,193	105	-	67,408	-	450,625	58,147	(21)	164,982	29,035	1,108	(717)	7,225	2,995	57	60,610	202,939	(739
Claims incurred (Net) (B)	30,179	21,277	415	21,692	169,865	24,935	12,396	76,927	72,430	105	-	54,192	-	410,850	56,415	(21)	146,152	21,278	1,089	53	9,949	2,571	71	58,834	178,691	3.
Commission																									1)	ĺ
Commission-Gross	16,814	4,600	45	4,645	40,963	9,790	3,055	1,276	472			999	-	56,555	7,144	-	7,443	6,048	163	1	1,851	264	4	7,406	15,511	(
Commission-Net (C)	(11,461)	3,866	(60)	3,806	38,294		2,697	917	124	-	-	672	-	51,761	6,272		5,651	(7,656)	144	(10)	(376)	217	(11)	6,499	(2,258)	(1/
																										í
Total Operating expenses (D)	15,363	5,843	30	5,873	64,435	14,139	5,099	30,520	33,971	-	-	25,675	-	173,839	22,408	-	30,761	7,856	817	120	10,316	953	342	23,595	49,858	120
																							·			
Premium deficiency (E)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	11.010	(0.000)	(=4)	(4.050)	(04.040)	1050	(0.505)	(5.570)	(0.000)	//05		(5.470)		(44.054)	(00.500		(00.040)		0.004	100	7.050	(0=)	070	(00 507)	(11.010)	-
Underwriting Result (F=A-B-C-D-E)	14,818	(3,982)	(74)	(4,056)	(31,343)	4,359	(2,527)	(5,572)	(3,389)	(105	-	(5,478)	-	(44,054)	(29,532) 21	(63,218)	9,946	3,231	196	7,256	(37)	872	(26,537)	(44,946)	218
Underwriting Ratio =(f)*100/(A)	30	(15)	(24)	(15)	(13)	8	(14)	(5)	(3)	_		(7)	.	(7)	(53)	0 -	(53)	32	61	55	27	(1)	68	(43)	(25)	
nuci winning italio =(i) 100/(A)	30	(13)	(24)	(13)	(13)		I (14)	/I (3)	(3)		1 -	I (/)		(1)	(33	71	(55)	32	1 01	33	21	I (1)	00	(43)	(23)	, 0

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	41,540	9,551	49	6,000	7,480	65,561	3,177	58,522	652,846	345,234	65,959	1,331,122
Gross Written Premium	43,797	10,414	49	6,046	7,480	65,561	3,177	60,173	652,512	358,547	65,959	1,356,165
Net Written Premium	12,427	1,322	37	2,971	5,953	11,508	143	29,016	612,184	238,870	11,805	951,622
Net Earned Premium (A)	10,676	2,124	29	2,170	5,715	11,185	167	26,660	659,165	224,509	11,544	971,431
Claims												
Claims (Gross)	21,483	11,963	156	1,807	3,434	64,419	3,588	20,875	511,542	265,938	63,680	1,012,663
Claims incurred (Net) (B)	7,480	1,759	14	1,363	3,512	11,971	143	12,742	469,902	205,485	12,004	739,262
Commission												
Commission-Gross	3,201	182	-	427	864	1	262	5,708	64,882	25,234	2	111,577
Commission-Net (C)	(804)	91		192	644	(3,450)	(154)	2,524	58,552	(57)	(3,460)	47,380
Total Operating expenses (D)	2,990	166	15	1,227	1,833	2,349	373	6,672	198,323	62,245	2,469	284,273
Premium deficiency (E)		_			_	_	_		_		_	_
remain denoisincy (E)		-			-			-		-	_	
Underwriting Result (F=A-B-C-D-E)	1,010	108	-	(612)	(274)	315	(195)	4,722	(67,612)	(43,164)	531	(99,484
Hardenselle - Dette (63400/A)				(00)	(5)		(447)	40	(40)	(40)		/40
Underwriting Ratio =(f)*100/(A)	9	5		(28)	(5)	3	(117)	18	(10)	(19)	5	(10