PERIODIC DISCLOSURES

FORM NL-40-UNDERWRITING PERFORMANCE

Segmental performance upto the Quarter e	enaea June 30, 20.	21																							(Amount	in Rs. Lakhs)
						•	•				•	•			Miscella		•	•		•	•		•	-	-	
Particulars	FIRE	MARINE			Motor								4	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- Two Wheeler	Motor TP- Commercial Vehicle (Declined Pool)	Motor TP- commercial Vehicle (TP Pool)	Motor TP- commercial Vehicle (Other than Pool)	Uther	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	103,601	18,050				12,497	4,484		26,186	-	-	18,792		140,076	19,597		66,017							20,489	87,191	23
Gross Written Premium	107,023	18,627				12,497	3,780		26,186	-	-	18,792	-	139,372	19,597	-	66,871	13,042						20,489	89,858	23
Net Written Premium	24,758	13,375		13,500		11,759	3,517		24,658	-	-	17,688	-	131,063	18,353	-	57,127	8,959					287	15,101	74,240	15
Net Earned Premium (A)	14,576	8,858	184	9,042	82,390	17,799	5,517	34,828	33,819	-	-	23,935	-	198,288	17,898	-	38,467	9,190	2,020	159	9,056	821	513	20,348	57,617	15
Claims																										
Claims (Gross)	50,494	9,690	(1,370)	8,320	58,462	9,641	4,649	29,268	26,033	628	-	23,429	-	152,110	29,616	(21)	74,565	29,700	837	162	1,515	1,079	(13)	30,963	106,337	14
Claims incurred (Net) (B)	12,607	7,502	61	7,563	55,575	9,120	4,297	27,399	23,202	628	-	15,558	-	135,779	28,585	(21)	66,293	15,989	801	110	3,174	1,055	(34)	29,858	86,004	9
Commission																										
Commission-Gross	7,495 (5,761)	1,974	13	1,987		2,587			124	-	-	193		13,281	2,339		3,450	1,452	36	-	516		2	2,393	5,446	-
Commission-Net (C)	(5,761)	1,690	(19)	1,671	8,800	2,374	477	284	60	-	-	147	-	12,142	2,018	-	2,511	(1,362)	35	(8)	30	40	(1)	2,071	1,200	
Total Operating expenses (D)	5,049	2,383	17	2,400	18,084	4,226	1,263	8,414	8,974	-	-	6,438	-	47,399	6,782	-	12,018	1,884	179	68	2,749	143	50	7,021	16,784	ϵ
Premium deficiency (E)	-	-	-	=	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Underwriting Result (F=A-B-C-D-E)	2.681	(2,717)	125	(2,592)	(69)	2.079	(520)	(1.269)	1.583	(628)	-	1,792	-	2.968	(19.487)	21	(42,356)	(7.321)	1.005	(11)	3.103	(417)	498	(18.602)	(46.372)	
	2,001	(2,717)	123	(2,332)	(03)	2,073	(320)	(1,205)	1,505	(020)		1,752	<u> </u>	2,500	(13,107)	1	(12,550)	(,,521)	1,003	(11)	3,103	(117)	150	(10,002)	(.5,572)	
Underwriting Ratio =(f)*100/(A)	18	(31)	68	(29)	(0)	12	(9)	(4)	5	-	-	7	-	1	(109)	-	(110)	(80)	50	(7)	34	(51)	97	(91)	(80)	

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	16,044	3,245	8	2,794	2,564	4	1,074	21,867	162,443	132,909	236	418,848
Gross Written Premium	16,556	3,594	8	2,794	2,564	4	1,074	22,905	161,739	137,475	236	426,709
Net Written Premium	3,995	555	6	934	2,034	2	49	10,353	151,054	91,357	158	280,827
Net Earned Premium (A)	3,123	646	10	607	1,840	362	61	8,535	219,856	71,220	520	315,214
Claims												
Claims (Gross)	6,824	5,146	142	651	1,647	1,769	1,009	4,965	183,278	126,515	1,910	370,517
Claims incurred (Net) (B)	2,376	428	5	437	1,707	399	52	4,611	165,850	95,407	489	281,916
Commission												
Commission-Gross	1,018	75	-	132	285	-	85	2,065	15,908	8,872	-	34,262
Commission-Net (C)	63	52	-	1	214	(3)	(59)	1,172	14,268	2,588	(11)	12,755
Total Operating expenses (D)	806	67	3	379	447	417	92	2,102	54,667	20,433	485	83,034
Premium deficiency (E)	-											
Underwriting Result (F=A-B-C-D-E)	(122)	100	2	(210)	(529)	(451)	(24)	650	(14,929)	(47,209)	(443)	(62,492
Underwriting Ratio =(f)*100/(A)	(4)	15	20	(35)	(29)	(125)	(39)	8	(7)	(66)	(85)	(20