

PERIODIC DISCLOSURES

FORM NL-40 - Segmental performance for the period ended September 2021(UNAUDITED)

(Amount in Rs. Lakhs)																										
Particulars	Fire	Marine			Motor										Miscellaneous											
					Motor OD			Motor TP				Motor Other	Total	Health				Personal Accident			Travel		Health Total			
		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)	Health Insurance-Individual	Health Insurance-Group Government Schemes	Health Insurance-Group-Employer/Employ ee Schemes	Health Insurance-Group-Other Schemes	Personal Accident-Individual	Personal Accident-Group(Governme nt Schemes)	Personal Accident-Group(Others)	Overseas Travel	Domestic Travel	Retail	Group	Government Schemes
Premium																										
Gross Direct Premium	94,955	4,671	-	4,671	68,736	4,228	8,363	29,939	9,634	-	-	50,319	-	1,71,219	27,394	14,333	28,379	31,544	2,091	-	57,909	60	-	29,545	1,17,832	14,333
Gross Written Premium	95,495	5,101	-	5,101	68,736	4,228	8,363	29,939	9,634	-	-	50,319	-	1,71,219	27,394	18,069	28,379	31,544	2,091	-	57,909	60	-	29,545	1,17,832	18,069
Net Written Premium	27,017	3,841	-	3,841	50,009	3,076	4,657	19,875	5,903	-	-	21,220	-	1,04,740	13,285	10,185	25,022	15,032	1,343	-	36,925	57	-	14,685	76,978	10,185
Net Earned Premium (A)	25,770	3,042	-	3,042	46,706	1,541	4,802	18,486	3,896	-	-	21,329	-	96,761	22,306	8,458	41,895	12,010	10,045	-	45,427	49	-	32,400	99,332	8,458
Claims																										
Claims (Gross)	49,559	5,530	-	5,530	48,847	1,419	-	35,213	12,332	-	-	63,448	-	1,61,259	17,913	38,965	62,310	8,977	883	-	28,133	99	-	18,896	99,420	38,965
Claims incurred (Net) (B)	17,482	4,180	-	4,180	36,857	1,075	3,227	21,931	4,895	-	-	22,335	-	90,320	14,656	20,105	58,714	7,215	848	-	23,563	93	-	15,597	89,492	20,105
Commission																										
Commission-Gross	9,814	832	-	832	12,695	947	1,397	408	161	-	-	809	-	16,418	4,030	67	1,019	4,392	309	-	5,812	4	-	4,342	11,223	67
Commission-Net (C)	(14,719)	751	-	751	8,742	704	617	(1,154)	(339)	-	-	(1,766)	-	6,804	3,765	(4)	761	4,111	(207)	-	(7,309)	3	-	3,561	(2,437)	(4)
Total Operating expenses (D)	7,846	1,101	-	1,101	20,119	1,238	1,874	7,526	2,235	-	-	8,036	-	41,028	3,772	2,892	7,105	4,269	385	-	10,580	193	-	4,350	21,953	2,892
Premium deficiency (E)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Underwriting Result (F=A-B-C-D-E)	15,162	(2,990)	-	(2,990)	(19,013)	(1,476)	(916)	(9,817)	(2,895)	-	-	(7,275)	-	(41,391)	113	(14,535)	(24,684)	(3,585)	9,019	-	18,594	(240)	-	8,892	(9,675)	(14,535)
Underwriting Ratio =(F)*100/(A)	58.8%	-98.3%	0.0%	-98.3%	-40.7%	-95.7%	-19.1%	-53.1%	-74.3%	0.0%	0.0%	-34.1%	0.0%	-42.8%	0.5%	-171.9%	-58.9%	-29.8%	89.8%	0.0%	40.9%	-493.6%	0.0%	27.4%	-9.7%	-171.9%

Particulars	OTHER MISCELLANEOUS							Miscellaneous Total				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	4,304	11	383	4,183	351	1,43,152	2,436	9,816	2,03,578	1,36,503	1,57,485	5,97,191
Gross Written Premium	4,353	11	395	4,701	351	1,43,152	2,447	9,816	2,03,578	1,37,093	1,61,221	6,02,488
Net Written Premium	1,481	0	127	1,372	177	27,051	490	6,858	1,21,882	85,029	37,236	2,75,004
Net Earned Premium (A)	1,353	0	25	989	163	24,480	390	12,109	1,36,904	1,06,617	32,938	3,05,271
Claims												
Claims (Gross)	2,614	8	506	4,941	229	1,41,216	(29)	-	1,88,786	1,08,684	1,80,181	5,32,740
Claims incurred (Net) (B)	1,316	0	56	749	108	31,065	(1)	1,876	1,06,326	96,805	47,554	2,72,347
Commission												
Commission-Gross	361	2	56	775	49	-	339	1,385	21,026	13,924	67	45,664
Commission-Net (C)	(445)	1	(35)	(321)	(8)	(4,973)	(456)	1,027	10,576	(2,886)	(4,977)	(11,255)
Total Operating expenses (D)	437	0	44	475	49	9,480	149	2,081	41,404	28,885	12,649	91,885
Premium deficiency (E)	-	-	-	-	-	-	-	-	-	-	-	-
Underwriting Result (F=A-B-C-D-E)	45	(2)	(40)	85	14	(11,093)	699	7,124	(21,402)	(16,186)	(22,289)	(47,706)
Underwriting Ratio =(F)*100/(A)	3.3%	-2262.0%	-160.7%	8.6%	8.5%	-45.3%	178.9%	58.8%	-15.6%	-15.2%	-67.7%	-15.6%