

FORM NL-40-UNDERWRITING PERFORMANCE

Segmental performance upto the 2nd Quarter of Current financial year

Particulars	FIRE	MARINE		
		Marine Cargo	Marine-Other than Marine Cargo	Total
<b>Premium</b>				
Gross Direct Premium				
Gross Written Premium	29,393	2,296	1,674	3,969
Net Written Premium	17,972	7	7	14
<b>Net Earned Premium (A)</b>	10,963	(44)	(32)	(77)
<b>Claims</b>				
Claims (Gross)	2,752	295	596	891
Claims incurred (Net) (B)	6,085	209	175	383
<b>Commission</b>				
Commission-Gross	5,611	150	124	275
<b>Commission-Net (C)</b>	3,507	(76)	(51)	(126)
<b>Total Operating expenses (D)</b>	1,127	0	0	1
<b>Premium deficiency (E)</b>			-	-
<b>Underwriting Result (F=A-B-C-D-E)</b>	244	(178)	(157)	(335)
<b>Underwriting Ratio =(F)*100/(A)</b>	2.23	401.65	483.34	436.18

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Segmental performance upto the 2nd Quarter o

Particulars	Motor									
	Motor OD			Motor TP					Motor Other	Total
	Motor OD-Private car (refer note b)	Motor OD-Two Wheeler	Motor OD-Commercial Vehicle	Motor TP-Private car (refer note b)	Motor TP-Two Wheeler	Motor TP-Commercial Vehicle (Declined Pool)	Motor TP-commercial Vehicle (TP Pool)	Motor TP-commercial Vehicle (Other than Pool)		
<b>Premium</b>										
Gross Direct Premium										
Gross Written Premium	16,490			9,369					25,858	
Net Written Premium	11,278			6,745					18,024	
<b>Net Earned Premium (A)</b>	8,961			6,707					15,668	
<b>Claims</b>										
Claims (Gross)	12,124			7,607					19,731	
Claims incurred (Net) (B)	8,268			6,077					14,345	
<b>Commission</b>										
Commission-Gross	2,484			667					3,151	
<b>Commission-Net (C)</b>	1,653			405					2,058	
<b>Total Operating expenses (D)</b>	707			423					1,130	
<b>Premium deficiency (E)</b>	-			-					-	
<b>Underwriting Result (F=A-B-C-D-E)</b>	(1,667)			(198)					(1,865)	
<b>Underwriting Ratio = (F)*100/(A)</b>	(18.60)			(2.95)					(11.90)	

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(Amount in Rs. Lakhs)

Segmental performance upto the 2nd Quarter of

Particulars	HEALTH				PERSONAL ACCIDENT			TRAVEL		Health Total		
	Health Insurance - Individual (refer note c)	Health Insurance - Group - Government Schemes	Health Insurance - Group - Employer/Employee Schemes	Health Insurance - Group - Other Schemes	Personal Accident - Individual (refer note c)	Personal Accident - Group (Government Schemes)	Personal Accident - Group (Others)	Overseas Travel	Domestic Travel	Retail	Group	Government Schemes
<b>Premium</b>												
Gross Direct Premium												
Gross Written Premium	90				(1,713)			-	-	(1,623)		
Net Written Premium	60				(1,147)					(1,087)		
<b>Net Earned Premium (A)</b>	62				(513)					(450)		
<b>Claims</b>												
Claims (Gross)	7				(518)					(510)		
Claims incurred (Net) (B)	22				(1,203)					(1,181)		
<b>Commission</b>												
Commission-Gross	48				(259)					(210)		
<b>Commission-Net (C)</b>	32				(156)					(124)		
<b>Total Operating expenses (D)</b>	4				(72)					(68)		
<b>Premium deficiency (E)</b>	-				-					-		
<b>Underwriting Result (F=A-B-C-D-E)</b>	5				918					922		
<b>Underwriting Ratio = (F)*100/(A)</b>	7.52				(178.92)					(205)		

Segmental performance upto the 2nd Quarter of Current financial year

Particulars	OTHER MISCELLANEOUS									Miscellaneous Total			Grand Total
	Engineering	Aviation	Product Liability	Liability Insurance	Workmen Compensation/ Employer's Liability	Crop Insurance (refer note e)	Credit Insurance	Others <sup>(a)</sup>	Life <sup>(a)</sup>	Retail	Group	Government Schemes	
<b>Premium</b>													
Gross Direct Premium													
Gross Written Premium	3,200	2,551	12	4,617	226	9,118	3,242	1,095	3,020	(1,623)	43,822	9,118	84,680
Net Written Premium	1,765	35	8	2,868	147	4,032	187	730	1,510	(1,087)	25,274	4,032	46,205
<b>Net Earned Premium (A)</b>	406	(4)	16	1,638	124	1,738	114	487	1,600	(450)	20,048	1,738	32,221
<b>Claims</b>													
<b>Claims (Gross)</b>	(188)	332	(1)	158	17	(14,323)	736	58	4,579	(510)	25,422	(14,323)	14,232
<b>Claims incurred (Net) (B)</b>	(170)	75	11	878	86	(5,945)	108	81	3,535	(1,181)	18,950	(5,945)	18,292
<b>Commission</b>													
Commission-Gross	340	196	2	1,136	58	592	480	62	0	(210)	5,426	592	11,693
<b>Commission-Net (C)</b>	201	(80)	1	676	35	121	(67)	34	(27)	(124)	2,832	121	6,209
<b>Total Operating expenses (D)</b>	111	2	0	180	9	253	12	46	410	(68)	1,900	253	3,212
<b>Premium deficiency (E)</b>	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Underwriting Result (F=A-B-C-D-E)</b>	265	(1)	3	(96)	(7)	7,310	61	326	(2,319)	922	(3,634)	7,310	4,508
<b>Underwriting Ratio =(f)*100/(A)</b>	65	26	18	(6)	(6)	421	53	67	(145)	(205)	(18)	421	14

Note:

(a) Other segments \*\* Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

(b) Motor class of business is written at treaty level as such the detailed bifurcation of the same is not possible. Therefore, the entire amount of the respective category is directly shown under "Private car".

(c) Health and personal accident business predominantly includes individual business. As such the entire amount is classified under "Retail" category.

(d) All the commercial lines of business are clubbed under the category "Group" as the detailed bifurcation of underlying policy is not shared with the Branch by the cedent.

(e) As all the Crop insurance are covered under the Government schemes, the same is categorised under "Government Schemes".