FORM NL-40-UNDERWRITING PERFORMANCE

DATE: 09.03.2022
Version 1

Segmental performance upto the Quarter ended on 30.09.2021

(Amount in Rs. Lakhs)

Particulars	FIRE	MARINE			Miscellaneous																			
					Motor									HEALTH				PERSONAL ACCIDENT			TRAVEL		Health Total		
					Motor OD			Motor TP																
		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)	Motor 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	1,08,112	10,062	7,378	17,439	43,201	5,255	13,284	51,726	31,226	-	-	95,466	-	2,40,158	66,354	78,366	1,57,653	2,127	903	1,489	21,417	64	-	67,320	1,81,197	79,855
Gross Written Premium	1,17,461	10,067	7,668	17,735	43,201	5,255	13,284	51,726	31,226	-	-	95,466	-	2,40,158	66,354	78,366	1,57,653	2,127	903	1,489	21,417	64	-	67,320	1,81,197	79,855
Net Written Premium	59,338	7,618	2,681	10,599	41,041	4,092	12,039	49,304	29,643	-	-	90,627	-	2,27,945	63,036	74,448	1,39,479	2,021	858	1,415	8,787	61	-	63,954	1,50,287	75,863
Net Earned Premium (A)	53,132	7,012	2,858	9,870	41,238	5,450	13,339	50,510	31,765	-	-	93,582	-	2,35,884	61,798	78,000	1,32,055	1,954	888	1,472	8,641	56	-	62,743	1,42,650	80,372
Claims																										
Claims (Gross)	38,394	8,365	40,537	48,902	37,938	2,992	17,308	41,827	27,438	305	-371	87,064	-	2,14,483	92,217	1,27,146	1,67,214	5,429	957	3,382	16,513	104	-	92,279	1,89,156	1,30,448
Claims incurred (Net) (B)	40,746	6,003	4,547	10,549	36,034	2,842	16,730	39,736	26,057	305	-371	79,636	-	2,00,967	87,606	1,20,788	1,55,407	5,158	909	3,137	7,455	99	-	88,615	1,68,020	1,23,925
Commission																										
Commission-Gross	8,705	1,232	166	1,398	6,653	914	3,055	1,533	858	-	-	2,664	-	15,625	8,262	-	5,402	407	151	-	911	9	-	8,422	6,720	-
Commission-Net (C)	6,322	1,139	1	1,140	6,583	862	2,664	1,333	805	-	-	2,461	-	14,708	7,574	-	4,350	321	-55	-	-560	4	-	7,522	4,108	-
Total Operating expenses (D)	26,765	1,711	1,366	3,076	9,817	1,194	3,019	11,751	7,094	-	-	21,689	-	54,564	15,076	17,805	35,820	483	205	338	4,865	15	-	15,295	41,167	18,143
Premium deficiency (E)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Underwriting Result (F=A-B-C-D-E)	-20,701	-1,841	-3,055	-4,896	-11,195	552	-9,074	-2,310	-2,190	-305	371	-10,203	-	-34,355	-48,457	-59,693	-63,522	-4,008	-171	-2,004	-3,115	-61	-	-48,690	-70,645	-61,697
Underwriting Ratio =(F)*100/(A)	-38.96%	-26.25%	-106.88%	-49.60%	-27.15%	10.12%	-68.03%	-4.57%	-6.90%			-10.90%		-14.56%	-78.41%	-75.66%	-48.10%	-205.17%	-19.28%	-136.14%	-36.05%	-100.59%		-77.60%	-49.52%	-76.76%

Particulars	OTHER MISCELLANEOUS								Miscellaneous Total			Grand Total
	Engineering	Aviation	Product Liability	Liability Insurance	Workmen Compensation/ Employer's Liability	Crop Insurance	Credit Insurance	Others (a)	Retail	Group	Govermment Schemes	
Premium												
Gross Direct Premium	17,220	6,150	1,403	10,161	3,280	-144	-	19,594	3,30,209	2,16,130	79,855	7,51,747
Gross Written Premium	18,275	7,160	1,403	11,541	3,280	-144	-	19,698	3,30,313	2,19,575	79,855	7,64,943
Net Written Premium	8,549	1,271	1,332	8,204	3,128	586	-	16,794	3,10,389	1,69,635	75,863	6,25,823
Net Earned Premium (A)	9,149	867	1,173	6,364	3,121	2,775	-	16,141	3,20,663	1,60,203	80,372	6,24,240
Claims												
Claims (Gross)	5,905	114	60	-135	752	-4,110	-	14,370	3,18,775	1,95,100	1,30,448	7,31,618
Claims incurred (Net) (B)	-3,085	1,149	57	-81	688	-9,175	-	8,120	2,89,197	1,66,060	1,23,925	6,30,477
Commission												
Commission-Gross	1,878	61	163	496	373	426	-	3,061	27,987	9,316	-	47,326
Commission-Net (C)	1,793	74	163	428	366	1,563	-	2,310	26,464	6,965	-	40,490
Total Operating expenses (D)	4,103	1,640	318	2,619	743	348	-	4,540	75,482	49,847	18,143	1,73,314
Premium deficiency (E)	-	-	-	-	-	-	-	-	-	-	-	-
Underwriting Result (F=A-B-C-D-E)	6,339	-1,996	635	3,398	1,349	10,046	-	1,171	-70,479	-62,268	-61,697	-2,20,041
Underwriting Ratio =(F)*100/(A)	69.28%	-230.06%	54.16%	53.40%	43.22%	362.08%		7.26%	-21.98%	-38.87%	-76.76%	-35.29%

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