



FORM NL-40-UNDERWRITING PERFORMANCE

DATE: 08.03.2022
Version 1
(Amount in Rs. Lakhs)

Segmental performance upto the Q3 Quarter of Current financial year

Particulars	FIRE	MARINE			Miscellaneous												HEALTH						PERSONAL ACCIDENT			TRAVEL		Health Total																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
					Motor						Motor TP						Motor Other	Total	HEALTH				PERSONAL ACCIDENT			Overseas Travel	Domestic Travel			Retail	Group	Government Scheme																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
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		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 Scheme	Health Insurance - Employer/Employee Schemes	Health Insurance - Group-Other Schemes	Personal Accident Individual	Personal Accident-Group(Government Scheme)	Personal Accident-Group(Other)	Overseas Travel	Domestic Travel	Retail	Group	Government Scheme																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																										
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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	Government Scheme	
Premium	27,825	8,943	1,761	10,348	4,620	14,337	-	29,484	5,27,188	3,10,435	1,65,414	11,80,364
Gross Direct Premium	29,110	9,995	1,761	11,726	4,870	15,337	-	29,980	5,27,594	3,10,907	1,65,413	11,81,699
Gross Written Premium	14,468	1,717	1,621	6,546	4,734	79,493	-	78,493	5,03,103	2,70,967	96,349	8,74,419
Net Earned Premium (A)	15,099	1,295	1,361	7,205	4,620	38,802	-	17,504	5,37,247	2,24,713	1,12,639	8,82,602
Claims												
Claims (Gross)	11,591	389	264	731	354	18,885	-	21,568	4,67,027	2,51,200	1,51,413	10,46,884
Claims Incurred / Net (B)	3,361	1,346	251	295	437	8,839	-	4,521	4,35,700	2,53,638	1,81,884	9,46,864
Commission	3,030	91	289	720	520	425	-	4,864	45,283	11,545	-	75,111
Commission-Net (C)	2,683	115	289	680	504	3,705	-	4,150	43,115	9,778	-	65,698
Total Operating expenses (D)	6,877	2,349	410	2,761	1,153	1,171	-	7,687	1,24,505	71,658	25,111	2,62,099
Premium deficiency (E)	-	-	-	-	-	-	-	-	-	-	-	-
Underwriting Result: (F=A-B-C-D-E)	1,136	-2,938	910	4,058	2,534	-43,129	-	1,767	-46,475	-1,10,311	-93,533	-1,36,199
Underwriting Ratio: (F*100)/(A)	8.07%	-193.09%	87.12%	56.31%	54.74%	-123.97%	-	10.04%	-12.38%	-49.09%	-83.07%	-15.67%

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