

FORM NL-40-UNDERWRITING PERFORMANCE

Segmental performance for the financial year

(Amount in Rs. Lakhs)

Particulars	FIRE	MARINE			Miscellaneous																	PERSONAL ACCIDENT			TRAVEL		Health Total																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
					Motor OD			Motor					Motor TP		Motor Other	Total	HEALTH																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																													
		Motor OD-Private car	Motor OD-Two Wheeler	Motor OD-Commercial Vehicle	Motor TP-Private car	Motor TP-Two Wheeler	Motor TP-Commercial I Vehicle (Declined Pool)	Motor TP-commercial I Vehicle (TP Pool)	Motor TP-commercial Vehicle (Other than Pool)	Health Insurance - Individual	Health Insurance - Group- Government Schemes	Health Insurance - Group- Employer/Em ployee Schemes	Health Insurance - Group- Other Schemes	Personal Accident - Individual I			Personal Accident- Group(Governm ent Schemes)	Personal Accident Group(Others)	Overseas Travel	Domestic Travel	Retail	Group	Government Schemes																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
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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 Schemes	
Premium												
Gross Direct Premium												
Gross Written Premium	4,563	158	5,904	-	-	1,986	-	4	12,614	-	-	29,453
Net Written Premium	1,345	113	3,300	-	-	1,853	-	1	6,612	-	-	13,269
PREMIUM RESERVES												
Unearned Premium Reserve (UPR)	(542)	(61)	(852)	-	-	-	-	-	(1,455)	-	-	(2,556)
Premium Deficiency Reserve (PDR)												
Unassigned Risk Reserve (URR)												
Net Earned Premium (A)	803	52	2,448	-	-	1,853	-	1	5,157	-	-	8,715
Claims												
Claims (Gross)	3,391	2	259	-	-	1,139	-	-	4,791	-	-	10,021
CLAIMS RESERVE												
Outstanding Claims Reserve												
Incurred But Not Reported (IBNR) Claims Reserve												
Claims Incurred (Net) (B)	2,515	(58)	2,075			(4,852)		1	(319)	-	-	(2,375)
Commission												
Commission-Gross	430	27	708	-	-	285	-	-	1,450	-	-	3,160
Commission-Net (C)	267	17	345	-	-	285	-	-	914	-	-	1,981
Total Operating expenses (D)	173	6	224	-	-	75	-	0	478	-	-	1,117
Premium deficiency (E)	69	-	-	-	-	-	-	-	69	-	-	175
Underwriting Result (F=A-B-C-D-E)	(2,220)	87	(195)	-	-	6,344	-	(1)	4,015	-	-	8,417
Investment Income (G)	277	10	359	-	-	121	-	0	765	-	-	1,789
Other income net of expenses (H)	(12)	(0)	(15)			(5)		(0)	(32)	-	-	(74)
Operating Results (I=F+G+H)	(1,955)	96	148	-	-	6,460	-	(0)	4,749	-	-	10,132
Underwriting Ratio =(F*100)/(A)	-276%	167%	-8%	0%	0%	342%	0%	-119%	78%	0%	0%	97%

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