FORM NL-40-UNDERWRITING PERFORMANCE

Segmental performance upto the __Sept 21__Quarter of Current financial year

(Amount in Rs. Lakhs)

Particulars	FIRE	MARINE			Miscellaneous																				
					Motor									HEALTH				PERSONAL ACCIDENT			TRAVEL		Health Total		
					Motor OD			Motor TP					Motor Other												
		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)		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	2,234	72	-	72	6,582	118	656	3,248	706	-	-	1,662	-	12,972	4,378	-	1,324	4,656	2	-	1,611	-	-	4,380	7,591	-
Gross Written Premium	2,741	72	-	72	6,582	118	656	3,248	706	-	-	1,662	-	12,972	4,378	-	1,324	4,656	2	-	1,611	-	-	4,380	7,591	-
Net Written Premium	817	11	-	11	4,885	88	489	3,014	665	-	-	1,535	-	10,677	3,726	-	1,258	4,026	2	-	1,299	-	-	3,728	6,583	-
Net Earned Premium (A)	439	2	-	2	6,501	198	736	3,312	972	-	-	1,719	-	13,439	3,453	-	1,250	3,381	1	-	666	-	-	3,455	5,297	-
Claims																									
Claims (Gross)	-282	17	-	17	5,389	105	431	3,054	927	-	-	2,060	-	11,967	3,883	-	1,618	2,313	0	-	158	-	-	3,883	4,089	-
Claims incurred (Net) (B)	-55	3	-	3	4,776	94	383	2,771	880	-	-	1,868	-	10,773	3,606	-	1,537	2,119	0	-	29	-	-	3,606	3,685	-
Commission																									
Commission-Gross	211	12	-	12	1,089.43	15.43	45.79	17.21	12.23	-	-	0.22	-	1,180	569	-	52	42	0	-	26	-	-	569	120	-
Commission-Net (C)	-93	3	-	3	650.53	7.47	1.87	9.08	10.46	-	-	-3.93	-	675	341	-	46	-159	0	-	-65	-	-	341	-179	-
Total Operating expenses (D)	471	8	-	8	2,311	41	233	1,361	296	-	-	710	-	4,952	1,423	-	1,564	401	1	-	569	-	-	1,424	2,535	-
Premium deficiency (E)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Underwriting Result (F=A-B-C-D-E)	116	-13	-	-13	-1,237	56	119	-829	-214	-	-	-855	-	-2,961	-1,916	-	-1,897	1,021	0	-	133	-	-	-1,916	-743	-
Underwriting Ratio =(f)*100/(A)	26	-690	-	-690	-19	28	16	-25	-22	-	-	-50	-	-22	-55	-	-152	30	14	-	20	-	-	-55	-14	-

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	130	-	-	-	28	-	-	360	17,712	7,750	-	27,767
Gross Written Premium	153	-	-	-	28	-	-	377.49	17,730	7,772	-	28,315
Net Written Premium	34	-	-	-	27	-	-	56	14,461	6,644	-	21,932
Net Earned Premium (A)	26	-	-	-	33	-	-	261	17,154	5,357	-	22,952
Claims												
Claims (Gross)	213	-	-	-	37	-	-	188	16,038.17	4,339.54	-	20,112
Claims incurred (Net) (B)	17	-	-	-	36	-	-	63	14,441.49	3,737.05	-	18,127
Commission												
Commission-Gross	16	-	-	-	2	-	-	29	1,778.40	138.59	-	2,140
Commission-Net (C)	-3	-	-	-	2	-	-	-28	988.24	-180.45	-	718
Total Operating expenses (D)	12	-	-	-	15	-	-	45	6,420.40	2,562.47	-	9,462
Premium deficiency (E)	-	-	-	-	-	-	-	-	-	-	-	-
Underwriting Result (F=A-B-C-D-E)	1	-	-	-	-20	-	-	181	-4,696	-762	-	-5,355
Underwriting Ratio =(f)*100/(A)	2	-	-	-	-60	-	-	70	-	-	-	-23