

FORM NL-4-PREMIUM SCHEDULE

| Particulars | FIRE | | Marine Cargo | | Marine Hull | | <u>Total Marine</u> | |
|---|----------------------------------|-----------------------------|----------------------------------|-----------------------------|----------------------------------|-----------------------------|----------------------------------|-----------------------------|
| | For the half year March 31, 2024 | For the year March 31, 2024 | For the half year March 31, 2024 | For the year March 31, 2024 | For the half year March 31, 2024 | For the year March 31, 2024 | For the half year March 31, 2024 | For the year March 31, 2024 |
| Gross Direct Premium | | | | | | | | |
| Add: Premium on reinsurance accepted ^(a) | 8,052.45 | 14,745.25 | 470.50 | 2,725.14 | 692.73 | 1,352.98 | 1,163.23 | 4,078.12 |
| Less : Premium on reinsurance ceded ^(a) | 8,017.38 | 13,687.25 | 829.24 | 2,471.55 | 692.73 | 1,352.98 | 1,521.97 | 3,824.53 |
| Net Written Premium | 35.07 | 1,058.00 | (358.74) | 253.59 | 0.01 | 0.01 | (358.73) | 253.60 |
| Add: Opening balance of UPR | 0.00 | (147.41) | (0.00) | 30.82 | 0.00 | (4.03) | (0.00) | 26.79 |
| Less: Closing balance of UPR | 207.23 | 215.45 | (90.29) | 123.36 | 0.00 | (4.03) | (90.29) | 119.33 |
| Net Earned Premium | (172.18) | 695.12 | (268.44) | 161.06 | 0.01 | 0.01 | (268.43) | 161.06 |
| | | | | | | | | |
| Gross Direct Premium | | | | | | | | |
| - In India | 8,052.45 | 14,745.25 | 470.50 | 2,725.14 | 692.73 | 1,352.98 | 1,163.23 | 4,078.13 |
| - Outside India | | | | | | | | |
| | | | | | | | | |

Notes:
(a) Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.
(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

| Particulars | FIRE | | Marine Cargo | | Marine Hull | | <u>Total Marine</u> | |
|--|----------------------------------|-----------------------------|----------------------------------|-----------------------------|----------------------------------|-----------------------------|----------------------------------|-----------------------------|
| | For the half year March 31, 2023 | For the year March 31, 2023 | For the half year March 31, 2023 | For the year March 31, 2023 | For the half year March 31, 2023 | For the year March 31, 2023 | For the half year March 31, 2023 | For the year March 31, 2023 |
| Gross Direct Premium | | | | | | | | |
| Add: Premium on reinsurance accepted (a) | 3,925.83 | 7,504.15 | (180.57) | 2,888.78 | (0.14) | 8.34 | (180.71) | 2,897.12 |
| Less : Premium on reinsurance ceded (a) | 2,422.14 | 6,106.42 | (246.54) | 1,862.86 | 2.27 | 2.27 | (244.27) | 1,865.13 |
| Net Written Premium | 1,503.68 | 1,397.73 | 65.97 | 1,025.92 | (2.41) | 6.07 | 63.56 | 1,031.99 |
| Add: Opening balance of UPR | (0.00) | 1,605.34 | 0.00 | 106.41 | 0.00 | (4.03) | 0.00 | 102.38 |
| Less: Closing balance of UPR | 55.31 | (147.41) | (43.35) | 30.82 | (0.83) | (4.03) | (44.17) | 26.79 |
| Net Earned Premium | 1,448.37 | 3,150.48 | 109.32 | 1,101.51 | (1.59) | 6.07 | 107.74 | 1,107.58 |
| | | | | | | | | |
| Gross Direct Premium | | | | | | | | |
| - In India | 3,881.80 | 7,466.80 | (239.07) | 2,829.93 | (0.12) | 9.88 | (239.18) | 2,839.82 |
| - Outside India | 44.02 | 37.35 | 58.50 | 58.84 | (0.03) | (1.55) | 58.47 | 57.30 |
| | | | | | | | | |

Notes:
(a) Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.
(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

FORM NL-4-PREMIUM SCHEDULE

| Particulars | Motor OD | | Motor TP | | Total Motor | | Health | | Personal Accident | | Travel Insurance | | Total Health | |
|---|----------------------------------|-----------------------------|----------------------------------|-----------------------------|----------------------------------|-----------------------------|----------------------------------|-----------------------------|----------------------------------|-----------------------------|----------------------------------|-----------------------------|----------------------------------|-----------------------------|
| | For the half year March 31, 2024 | For the year March 31, 2024 | For the half year March 31, 2024 | For the year March 31, 2024 | For the half year March 31, 2024 | For the year March 31, 2024 | For the half year March 31, 2024 | For the year March 31, 2024 | For the half year March 31, 2024 | For the year March 31, 2024 | For the half year March 31, 2024 | For the year March 31, 2024 | For the half year March 31, 2024 | For the year March 31, 2024 |
| Gross Direct Premium | | | | | | | | | | | | | | |
| Add: Premium on reinsurance accepted ^(a) | 0.00 | 87.66 | - | - | 0.00 | 87.66 | - | - | 8.01 | 15.98 | - | - | 8.01 | 15.98 |
| Less : Premium on reinsurance ceded ^(a) | - | - | - | - | - | - | - | - | 3.51 | 6.11 | - | - | 3.51 | 6.11 |
| Net Written Premium | 0.00 | 87.66 | - | - | 0.00 | 87.66 | - | - | 4.50 | 9.87 | - | - | 4.50 | 9.87 |
| Add: Opening balance of UPR | 0.00 | 1.88 | 0.00 | (0.92) | 0.00 | 0.96 | - | - | 0.00 | 0.21 | - | - | 0.00 | 0.21 |
| Less: Closing balance of UPR | 0.00 | 1.88 | 0.00 | (0.92) | 0.00 | 0.96 | - | - | 7.88 | 9.03 | - | - | 7.88 | 9.03 |
| Net Earned Premium | 0.00 | 87.66 | - | - | 0.00 | 87.66 | - | - | (3.37) | 1.05 | - | - | (3.37) | 1.05 |
| Gross Direct Premium | | | | | | | | | | | | | | |
| - In India | - | 87.66 | 0.00 | - | 0.00 | 87.66 | - | - | 8.01 | 15.98 | - | - | 8.01 | 15.98 |
| - Outside India | | | | | | | | | | | | | | |

| Particulars | Motor OD | | Motor TP | | Total Motor | | Health | | Personal Accident | | Travel Insurance | | Total Health | |
|--|----------------------------------|-----------------------------|----------------------------------|-----------------------------|----------------------------------|-----------------------------|----------------------------------|-----------------------------|----------------------------------|-----------------------------|----------------------------------|-----------------------------|----------------------------------|-----------------------------|
| | For the half year March 31, 2023 | For the year March 31, 2023 | For the half year March 31, 2023 | For the year March 31, 2023 | For the half year March 31, 2023 | For the year March 31, 2023 | For the half year March 31, 2023 | For the year March 31, 2023 | For the half year March 31, 2023 | For the year March 31, 2023 | For the half year March 31, 2023 | For the year March 31, 2023 | For the half year March 31, 2023 | For the year March 31, 2023 |
| Gross Direct Premium | | | | | | | | | | | | | | |
| Add: Premium on reinsurance accepted (a) | (2.43) | (2.49) | 0.00 | (13.96) | (2.42) | (16.45) | - | - | 11.40 | 13.78 | - | - | 11.40 | 13.78 |
| Less : Premium on reinsurance ceded (a) | - | - | - | - | - | - | - | - | 11.40 | 13.78 | - | - | 11.40 | 13.78 |
| Net Written Premium | (2.43) | (2.49) | 0.00 | (13.96) | (2.42) | (16.45) | - | - | 0.00 | - | - | - | 0.00 | - |
| Add: Opening balance of UPR | 0.00 | 1.88 | 0.00 | (0.92) | 0.00 | 0.96 | - | - | 0.00 | 0.21 | - | - | 0.00 | 0.21 |
| Less: Closing balance of UPR | 0.00 | 1.88 | 0.00 | (0.92) | 0.00 | 0.96 | - | - | 0.00 | 0.21 | - | - | 0.00 | 0.21 |
| Net Earned Premium | (2.43) | (2.49) | 0.00 | (13.96) | (2.42) | (16.45) | - | - | 0.00 | - | - | - | 0.00 | - |
| Gross Direct Premium | | | | | | | | | | | | | | |
| - In India | (2.49) | (2.49) | 0.04 | (13.96) | (2.46) | (16.46) | - | - | 11.78 | 13.78 | - | - | 11.78 | 13.78 |
| - Outside India | 0.06 | - | (0.04) | - | 0.03 | - | - | - | (0.38) | - | - | - | (0.38) | - |

FORM NL-4-PREMIUM SCHEDULE

| Miscellaneous | | | | | | | | | | |
|---|---|--------------------------------|-------------------------------------|--------------------------------|-------------------------------------|--------------------------------|-------------------------------------|--------------------------------|--|-----------------------------------|
| Particulars | Workmen's Compensation/ Employer's Liability | | Public/ Product Liability | | Engineering | | Aviation | | Crop Insurance | |
| | For the half year March 31, 2024 | For the year March 31, 2024 | For the half year March 31, 2024 | For the year March 31, 2024 | For the half year March 31, 2024 | For the year March 31, 2024 | For the half year March 31, 2024 | For the year March 31, 2024 | For the half year March 31, 2024 | For the year March 31, 2024 |
| Gross Direct Premium | | | | | | | | | | |
| Add: Premium on reinsurance accepted ^(a) | - | - | 2,050.96 | 5,594.18 | 1,512.97 | 3,473.13 | 46.66 | 84.99 | (181.48) | 613.70 |
| Less : Premium on reinsurance ceded ^(a) | - | - | 2,806.00 | 4,295.81 | 1,035.66 | 3,245.56 | 51.33 | 74.08 | - | - |
| Net Written Premium | - | - | (755.04) | 1,298.37 | 477.29 | 227.56 | (4.67) | 10.91 | (181.48) | 613.70 |
| Add: Opening balance of UPR | - | - | 0.00 | 89.21 | 0.00 | 22.06 | 0.00 | 1.16 | 0.00 | - |
| Less: Closing balance of UPR | - | - | (45.98) | 693.54 | (135.18) | 78.05 | 5.13 | 9.35 | 0.00 | - |
| Net Earned Premium | - | - | (709.06) | 694.04 | 612.48 | 171.57 | (9.79) | 2.72 | (181.48) | 613.70 |
| Gross Direct Premium | | | | | | | | | | |
| - In India | - | - | 2,050.96 | 5,594.18 | 1,512.97 | 3,473.13 | 46.66 | 84.99 | (181.48) | 613.70 |
| - Outside India | | | | | | | | | | |

| Miscellaneous | | | | | | | | | | |
|--|---|--------------------------------|-------------------------------------|--------------------------------|-------------------------------------|--------------------------------|-------------------------------------|--------------------------------|--|-----------------------------------|
| Particulars | Workmen's Compensation/ Employer's liability | | Public/ Product Liability | | Engineering | | Aviation | | Crop Insurance | |
| | For the half year March 31, 2023 | For the year March 31, 2023 | For the half year March 31, 2023 | For the year March 31, 2023 | For the half year March 31, 2023 | For the year March 31, 2023 | For the half year March 31, 2023 | For the year March 31, 2023 | For the half year March 31, 2023 | For the year March 31, 2023 |
| Gross Direct Premium | | | | | | | | | | |
| Add: Premium on reinsurance accepted (a) | - | - | 934.79 | 2,719.07 | 872.79 | 1,863.08 | 20.04 | 20.95 | (1,624.59) | 3,546.81 |
| Less : Premium on reinsurance ceded (a) | - | - | 665.19 | 2,441.75 | (110.00) | 665.18 | (9.83) | (6.00) | (291.32) | (291.32) |
| Net Written Premium | - | - | 269.60 | 277.32 | 982.80 | 1,197.90 | 29.87 | 26.95 | (1,333.27) | 3,838.13 |
| Add: Opening balance of UPR | - | - | 0.00 | 84.10 | (0.00) | 47.40 | 0.00 | 42.03 | 0.01 | 850.12 |
| Less: Closing balance of UPR | - | - | 46.73 | 89.21 | (4.29) | 22.06 | 22.07 | 1.16 | (3,222.07) | - |
| Net Earned Premium | - | - | 222.87 | 272.21 | 987.08 | 1,223.24 | 7.81 | 67.82 | 1,888.81 | 4,688.25 |
| Gross Direct Premium | | | | | | | | | | |
| - In India | - | - | 932.53 | 2,716.53 | 691.44 | 1,681.44 | 19.95 | 20.95 | (1,624.19) | 3,546.81 |
| - Outside India | - | - | 2.26 | 2.54 | 181.35 | 181.63 | 0.09 | - | (0.40) | - |

FORM NL-4-PREMIUM SCHEDULE

(Amount in Rs. Lakhs)

| Particulars | Other segments ^(b) | | Other Miscellaneous segment | | Total Miscellaneous | | Grand Total | Grand Total |
|---|----------------------------------|-----------------------------|----------------------------------|-----------------------------|----------------------------------|-----------------------------|----------------------------------|-----------------------------|
| | For the half year March 31, 2024 | For the year March 31, 2024 | For the half year March 31, 2024 | For the year March 31, 2024 | For the half year March 31, 2024 | For the year March 31, 2024 | For the half year March 31, 2024 | For the year March 31, 2024 |
| Gross Direct Premium | | | | | | | | |
| Add: Premium on reinsurance accepted ^(a) | - | - | 7.89 | 7.89 | 3,445.02 | 9,877.53 | 12,660.69 | 28,700.90 |
| Less : Premium on reinsurance ceded ^(a) | - | - | 7.89 | 7.89 | 3,904.39 | 7,629.45 | 13,443.74 | 25,141.23 |
| Net Written Premium | - | - | - | - | (459.39) | 2,248.07 | (783.05) | 3,559.67 |
| Add: Opening balance of UPR | - | - | (0.00) | 0.26 | 0.01 | 113.86 | 0.02 | (6.76) |
| Less: Closing balance of UPR | - | - | (0.00) | 0.26 | (168.16) | 791.19 | (51.21) | 1,125.97 |
| Net Earned Premium | - | - | - | - | (291.22) | 1,570.74 | (731.83) | 2,426.93 |
| | | | | | - | - | - | - |
| Gross Direct Premium | | | | | - | - | - | - |
| - In India | - | - | 7.89 | 7.89 | 3,445.02 | 9,877.53 | 12,660.69 | 28700.90818 |
| - Outside India | | | | | | | | |
| | | | | | | | | |

(Amount in Rs. Lakhs)

| Particulars | Other segments ^(b) | | Other Miscellaneous segment | | Total Miscellaneous | | Grand Total | Grand Total |
|--|----------------------------------|-----------------------------|----------------------------------|-----------------------------|----------------------------------|-----------------------------|----------------------------------|-----------------------------|
| | For the half year March 31, 2023 | For the year March 31, 2023 | For the half year March 31, 2023 | For the year March 31, 2023 | For the half year March 31, 2023 | For the year March 31, 2023 | For the half year March 31, 2023 | For the year March 31, 2023 |
| Gross Direct Premium | | | | | | | | |
| Add: Premium on reinsurance accepted (a) | - | - | 0.00 | - | 212.01 | 8,147.24 | 3,957.13 | 18,548.51 |
| Less : Premium on reinsurance ceded (a) | - | - | - | - | 265.44 | 2,823.39 | 2,443.31 | 10,794.94 |
| Net Written Premium | - | - | 0.00 | - | (53.43) | 5,323.85 | 1,513.82 | 7,753.57 |
| Add: Opening balance of UPR | - | - | (0.00) | 0.26 | 0.01 | 1,025.08 | 0.01 | 2,732.80 |
| Less: Closing balance of UPR | - | - | (0.00) | 0.26 | (3,157.56) | 113.86 | (3,146.42) | (6.76) |
| Net Earned Premium | - | - | 0.00 | - | 3,104.14 | 6,235.07 | 4,660.25 | 10,493.13 |
| | | | | | | | | |
| Gross Direct Premium | | | | | | | | |
| - In India | - | - | - | - | 29.07 | 7,963.07 | 3,671.69 | 18,269.69 |
| - Outside India | - | - | - | - | 182.95 | 184.17 | 285.44 | 278.82 |
| | | | | | | | | |