FORM NL-40-UNDERWRITING PERFORMANCE

Segmental performance upto the _____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																										
Gross Written Premium	14,745.25	2,725.14	1,352.98	4,078.12	-	-	87.66	-	-	-	-	-	-	87.66	-	-	-	-	15.98	-	-	-	-	15.98	-	-
Net Written Premium	1,058.00	253.59	-	253.59	-	-	87.66	-	-	-	-	-	-	87.66	-	-	-	-	9.87	-	-	-	-	9.87	-	-
PREMIUM RESERVES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Unearned Premium Reserve (UPR)	362.86	92.54	-	92.54	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	-	-	-	-	(8.83)	-	-
Premium Deficiency Reserve (PDR)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Unexpired Risk Reserve (URR)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Earned Premium (A)	695.13	161.05	-	161.05	-	-	87.66	-	-	-	-	-	-	87.66	-	-	-	-	1.05	-	-	-	-	1.05	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Claims (Gross)	3,823.39	2,606.15	-	2,606.15	-	-	44.81	-	-	-	-	-	-	44.81	-	-	-	-	-	-	-	-	-	-	-	-
CLAIMS RESERVE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Outstanding Claims Reserve	(3,705.81)	(304.94)	-	(304.94)	-	-	(5.63)	(52.84)						(58.46)	-	-	-	-	-	-	-	-	-	-	-	-
Incurred But Not Reported (IBNR) Claims Reserve	1,200.73	(13.12)	0.71	(12.41)	-	-	(77.79)	17.51						(60.28)	-	-	-	-	(9.20)	-	-	-	-	(9.20)	-	-
Claims incurred (Net) (B)	310.25	4.69	0.71	5.40	-	-	(47.84)	(35.33)	-	-	-	-	-	(83.17)	-	-	-	-	(9.20)	-	-	-	-	(9.20)	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Commission	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Commission-Gross	1,618.64	263.40	46.88	310.28	-	-	198.52	-	-	-	-	-	-	198.52	-	-	-	-	0.56	-	-	-	-	0.56	-	-
Commission-Net (C)	492.60	30.84	(11.44)	19.40	-	-	198.50	-	-	-	-	-	-	198.50	-	-	-	-	0.15	-	-	-	-	0.15	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Operating expenses (D)	385.07	71.17	35.33	106.50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.42	-	-	-	-	0.42	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Premium deficiency (E)	36.09	6.67	3.31	9.98	-	-	0.21	-	-	-	-	-	-	0.21	-	-	-	-	0.04	-	-	-	-	0.04	-	-
Underwriting Result (F=A-B-C-D-E)	**(528.88)**	**47.68**	**(27.91)**	**19.77**	**-**	**-**	**(63.21)**	**35.33**	**-**	**-**	**-**	**-**	**-**	**(27.88)**	**-**	**-**	**-**	**-**	**9.64**	**-**	**-**	**-**	**-**	**9.64**	**-**	**-**
Investment Income (G)	1,557.24	287.80	142.89	430.69	-	-	9.26	-	-	-	-	-	-	9.26	-	-	-	-	1.69	-	-	-	-	1.69	-	-
Other income net of expenses (H)	(9.75)	(1.80)	(0.90)	(2.70)	-	-	(0.06)	-	-	-	-	-	-	(0.06)	-	-	-	-	(0.01)	-	-	-	-	(0.01)	-	-
Operating Results (I=F+G+H)	1,018.61	333.68	114.08	447.76	-	-	(54.01)	35.33	-	-	-	-	-	(18.68)	-	-	-	-	11.32	-	-	-	-	11.32	-	-
Underwriting Ratio =(f)*100/(A)	**-76%**	**30%**	**0%**	**12%**	**0%**	**0%**	**-72%**	**0%**	**0%**	**0%**	**0%**	**0%**	**0%**	**-32%**	**0%**	**0%**	**0%**	**0%**	**920%**	**0%**	**0%**	**0%**	**0%**	**920%**	**0%**	**0%**

Segmental performance upto the _____Quarter of Current financial year

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	3,473.13	84.99	5,594.18	-	-	613.70	-	7.89	9,773.89	-	-	28,700.91
Net Written Premium	227.56	10.91	1,298.37	-	-	613.70	-	(0.00)	2,150.54	-	-	3,559.66
PREMIUM RESERVES	-	-	-	-	-	-	-	-	-	-	-	-
Unearned Premium Reserve (UPR)	56	8	604	-	-	-	-	-	677.34	-	-	1,132.74
Premium Deficiency Reserve (PDR)	-	-	-	-	-	-	-	-	-	-	-	-
Unexpired Risk Reserve (URR)	-	-	-	-	-	-	-	-	-	-	-	-
Net Earned Premium (A)	171.57	2.72	694.04	-	-	613.70	-	(0.00)	1,482.03	-	-	2,426.92
	-	-	-	-	-	-	-	-	-	-	-	-
Claims	-	-	-	-	-	-	-	-	-	-	-	-
Claims (Gross)	5,032.95	0.63	44.00	-	-	6,466.92	-	0.03	11,544.53	-	-	18,018.88
CLAIMS RESERVE	-	-	-	-	-	-	-	-	-	-	-	-
Outstanding Claims Reserve	(235)	(23)	(51)	0	0	1,029	0	0	662	-	-	(3,348.69)
Incurred But Not Reported (IBNR) Claims Reserve	(635)	3	758	0	0	(7,433)	0	(3)	(7,381)	-	-	(6,192.20)
Claims incurred (Net) (B)	(677.60)	(20.13)	722.14	-	-	63.23	-	(3.39)	84.25	-	-	307.53
	-	-	-	-	-	-	-	-	-	-	-	-
Commission	-	-	-	-	-	-	-	-	-	-	-	-
Commission-Gross	498.79	11.14	603.18	-	-	204.89	-	0.39	1,318.39	-	-	3,446.39
Commission-Net (C)	474.73	0.20	68.58	-	-	204.89	-	(0.20)	748.20	-	-	1,458.85
	-	-	-	-	-	-	-	-	-	-	-	-
Total Operating expenses (D)	90.70	2.22	146.09	-	-	16.03	-	0.21	255.24	-	-	747.23
	-	-	-	-	-	-	-	-	-	-	-	-
Premium deficiency (E)	8.50	0.21	13.69	-	-	1.50	-	0.02	23.92	-	-	70.24
												-
Underwriting Result (F=A-B-C-D-E)	**275.25**	**20.22**	**(256.45)**	**-**	**-**	**328.05**	**-**	**3.36**	**370.43**	**-**	**-**	**(156.93)**
Investment Income (G)	366.80	8.98	590.80	-	-	64.81	-	0.83	1,032.22	-	-	3,031.10
Other income net of expenses (H)	(2.30)	(0.06)	(3.70)	-	-	(0.42)	-	-	(6.48)	-	-	(19.00)
Operating Results (I=F+G+H)	639.75	29.14	330.65	-	-	392.44	-	4.19	1,396.17	-	-	2,855.17
Underwriting Ratio =(f)*100/(A)	**160%**	**743%**	**-37%**	**0%**	**0%**	**53%**	**0%**	**-224158%**	**25%**	**0%**	**0%**	**-6%**

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