

**FORM NL-40-UNDERWRITING PERFORMANCE**

**Segmental performance upto the end of 31st December, 2023 of Current financial year**

Particulars	FIRE	MARINE		
		Marine Cargo	Marine-Other than Marine Cargo	Total
<b>Premium</b>				
Gross Direct Premium	-	-	-	-
Gross Written Premium	-	-	-	-
Net Written Premium	-	-	-	-
<b>Net Earned Premium (A)</b>	-	-	-	-
<b>Claims</b>				
<b>Claims (Gross)</b>	-	-	-	-
<b>Claims incurred (Net) (B)</b>	-	-	-	-
<b>Commission</b>				
Commission-Gross	-	-	-	-
<b>Commission-Net (C)</b>	-	-	-	-
<b>Total Operating expenses (D)</b>	-	-	-	-
<b>Premium deficiency (E)</b>	-	-	-	-
<b>Underwriting Result (F=A-B-C-D-E)</b>	-	-	-	-
<b>Underwriting Ratio =(f)*100/(A)</b>	-	-	-	-

**FORM NL-40-UNDERWRITING PERFORMANCE**

Segmental performance upto the end of 31st Dec

Particulars	Motor					
	Motor OD			Motor		
	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)
<b>Premium</b>						
Gross Direct Premium	-	-	-	-	-	-
Gross Written Premium	-	-	-	-	-	-
Net Written Premium	-	-	-	-	-	-
<b>Net Earned Premium (A)</b>	-	-	-	-	-	-
<b>Claims</b>						
<b>Claims (Gross)</b>	-	-	-	-	-	-
<b>Claims incurred (Net) (B)</b>	-	-	-	-	-	-
<b>Commission</b>						
Commission-Gross	-	-	-	-	-	-
<b>Commission-Net (C)</b>	-	-	-	-	-	-
<b>Total Operating expenses (D)</b>	-	-	-	-	-	-
<b>Premium deficiency (E)</b>	-	-	-	-	-	-
<b>Underwriting Result (F=A-B-C-D-E)</b>	-	-	-	-	-	-
<b>Underwriting Ratio =(f)*100/(A)</b>	-	-	-	-	-	-

**FORM NL-40-UNDERWRITING PERFORMANCE**

Segmental performance upto the end of 31st Dec

Particulars	TP		Motor Other	Total
	Motor TP- commercial Vehicle (TP Pool)	Motor TP- commercial Vehicle (Other than Pool)		
	<b>Premium</b>			
Gross Direct Premium	-	-	-	-
Gross Written Premium	-	-	-	-
Net Written Premium	-	-	-	-
<b>Net Earned Premium (A)</b>	-	-	-	-
<b>Claims</b>				
<b>Claims (Gross)</b>	-	-	-	-
<b>Claims incurred (Net) (B)</b>	-	-	-	-
<b>Commission</b>				
Commission-Gross	-	-	-	-
<b>Commission-Net (C)</b>	-	-	-	-
<b>Total Operating expenses (D)</b>	-	-	-	-
<b>Premium deficiency (E)</b>	-	-	-	-
<b>Underwriting Result (F=A-B-C-D-E)</b>	-	-	-	-
<b>Underwriting Ratio =(f)*100/(A)</b>	-	-	-	-

**FORM NL-40-UNDERWRITING PERFORMANCE**

Segmental performance upto the end of 31st Dec

Particulars	<u>Miscellaneous</u>				PERSONAL ACCI	
	HEALTH				Personal Accident - Individual	Personal Accident-Group(Governme nt Schemes)
	Health Insurance Individual	Health Insurance - Group-Government Schemes	Health Insurance - Group-Employer/Empl oyee Schemes	Health Insurance - Group-Other Schemes		
<b>Premium</b>						
Gross Direct Premium	-	-	-	-	-	-
Gross Written Premium	-	-	-	-	-	-
Net Written Premium	-	-	-	-	-	-
<b>Net Earned Premium (A)</b>	-	-	-	-	-	-
<b>Claims</b>						
<b>Claims (Gross)</b>	-	-	-	-	-	-
<b>Claims incurred (Net) (B)</b>	-	-	-	-	-	-
<b>Commission</b>						
Commission-Gross	-	-	-	-	-	-
<b>Commission-Net (C)</b>	-	-	-	-	-	-
<b>Total Operating expenses (D)</b>	-	-	-	-	-	-
<b>Premium deficiency (E)</b>	-	-	-	-	-	-
<b>Underwriting Result (F=A-B-C-D-E)</b>	-	-	-	-	-	-
<b>Underwriting Ratio =(f)*100/(A)</b>	-	-	-	-	-	-

**FORM NL-40-UNDERWRITING PERFORMANCE**

Segmental performance upto the end of 31st Dec

(Amount

Particulars	DENT	TRAVEL		Health Total	
	Personal Accident-Group(Others)	Overseas Travel	Domestic Travel	Retail	Group
<b>Premium</b>					
Gross Direct Premium	-	-	-	-	-
Gross Written Premium	-	-	-	-	-
Net Written Premium	-	-	-	-	-
<b>Net Earned Premium (A)</b>	-	-	-	-	-
<b>Claims</b>					
<b>Claims (Gross)</b>	-	-	-	-	-
<b>Claims incurred (Net) (B)</b>	-	-	-	-	-
<b>Commission</b>					
Commission-Gross	-	-	-	-	-
<b>Commission-Net (C)</b>	-	-	-	-	-
<b>Total Operating expenses (D)</b>	-	-	-	-	-
<b>Premium deficiency (E)</b>	-	-	-	-	-
<b>Underwriting Result (F=A-B-C-D-E)</b>	-	-	-	-	-
<b>Underwriting Ratio =(f)*100/(A)</b>	-	-	-	-	-

**FORM NL-40-UNDERWRITING PERFORMANCE**

**Segmental performance upto the end of 31st Dec (in Rs. Lakhs)**

Particulars	
	Government Schemes
<b>Premium</b>	
Gross Direct Premium	-
Gross Written Premium	-
Net Written Premium	-
<b>Net Earned Premium (A)</b>	-
<b>Claims</b>	
<b>Claims (Gross)</b>	-
<b>Claims incurred (Net) (B)</b>	-
<b>Commission</b>	
Commission-Gross	-
<b>Commission-Net (C)</b>	-
<b>Total Operating expenses (D)</b>	-
<b>Premium deficiency (E)</b>	-
<b>Underwriting Result (F=A-B-C-D-E)</b>	-
<b>Underwriting Ratio = (f)*100/(A)</b>	-

Segmental performance upto the end of 31st December, 2023 of Current financial year

Particulars	OTHER MISCELLANEOUS			
	Engineering	Aviation	Product Liability	Liability Insurance
<b>Premium</b>				
Gross Direct Premium	-	-	-	-
Gross Written Premium	-	-	-	-
Net Written Premium	-	-	-	-
<b>Net Earned Premium (A)</b>	-	-	-	-
<b>Claims</b>				
<b>Claims (Gross)</b>	-	-	-	-
<b>Claims incurred (Net) (B)</b>	-	-	-	-
<b>Commission</b>				
Commission-Gross	-	-	-	-
<b>Commission-Net (C)</b>	-	-	-	-
<b>Total Operating expenses (D)</b>	-	-	-	-
<b>Premium deficiency (E)</b>	-	-	-	-
<b>Underwriting Result (F=A-B-C-D-E)</b>	-	-	-	-
<b>Underwriting Ratio =(f)*100/(A)</b>	-	-	-	-

Note:

(a) Other segments \*\* Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross dir

Segmental performance upto the end of 31st Dec

Particulars	Miscellaneous					
	Workmen Compensation/ Employer's Liability	Crop Insurance	Credit Insurance	Others <sup>(a)</sup>	Retail	Group
<b>Premium</b>						
Gross Direct Premium	-	51,465.37	-	-	-	-
Gross Written Premium	-	51,465.37	-	-	-	-
Net Written Premium	-	35,525.62	-	-	-	-
<b>Net Earned Premium (A)</b>	-	<b>35,525.62</b>	-	-	-	-
<b>Claims</b>						
Claims (Gross)	-	37,758.81	-	-	-	-
<b>Claims incurred (Net) (B)</b>	-	<b>26,431.17</b>	-	-	-	-
<b>Commission</b>						
Commission-Gross	-	427.65	-	-	-	-
<b>Commission-Net (C)</b>	-	<b>(97.30)</b>	-	-	-	-
<b>Total Operating expenses (D)</b>	-	<b>4,888.92</b>	-	-	-	-
<b>Premium deficiency (E)</b>	-	-	-	-	-	-
<b>Underwriting Result (F=A-B-C-D-E)</b>	-	<b>4,302.83</b>	-	-	-	-
<b>Underwriting Ratio =(f)*100/(A)</b>	-	<b>1211.19%</b>	-	-	-	-

Note:

(a) Other segments \*\* Separate disclosure to be made for premium

**Segmental performance upto the end of 31st Dec**

<b>Particulars</b>	<b>Total</b>	<b>Grand Total</b>
	<b>Government Schemes</b>	
<b>Premium</b>		
Gross Direct Premium	-	51,465.37
Gross Written Premium	-	51,465.37
Net Written Premium	-	35,525.62
<b>Net Earned Premium (A)</b>	-	<b>35,525.62</b>
		-
<b>Claims</b>		
<b>Claims (Gross)</b>	-	37,758.81
<b>Claims incurred (Net) (B)</b>	-	<b>26,431.17</b>
		-
<b>Commission</b>		
Commission-Gross	-	427.65
<b>Commission-Net (C)</b>	-	<b>(97.30)</b>
		-
<b>Total Operating expenses (D)</b>	-	<b>4,888.92</b>
		-
<b>Premium deficiency (E)</b>	-	<b>-</b>
		-
<b>Underwriting Result (F=A-B-C-D-E)</b>	-	<b>4,302.83</b>
		-
<b>Underwriting Ratio =(f)*100/(A)</b>	-	<b>1211.19%</b>

Note:

(a) Other segments \*\* Separate disclosure to be made if