



Segmental performance upto the end of 2nd Quarter of FY 2024-25

Particulars	OTHER MISCELLANEOUS							Miscellaneous Total				Grand Total
	Engineering	Aviation	Product Liability	Liability Insurance	Workmen Compensation/ Employer's Liability	Crop Insurance	Credit Insurance	Others <sup>(a)</sup>	Retail	Group	Government Schemes	
<b>Premium</b>												
Gross Direct Premium	-	-	-	-	-	42,712.80	-	-	-	-	-	42,718.21
Gross Written Premium	-	-	-	-	-	42,717.80	-	-	-	-	-	42,718.21
Net Written Premium	-	-	-	-	-	29,914.16	-	-	-	-	-	29,914.55
<b>Net Earned Premium (A)</b>	-	-	-	-	-	26,671.39	-	-	-	-	-	26,671.42
<b>Claims</b>												
Claims (Gross)	-	-	-	-	-	19,281.81	-	-	-	-	-	19,281.81
<b>Claims incurred (Net) (B)</b>	-	-	-	-	-	13,497.27	-	-	-	-	-	13,497.27
<b>Commission</b>												
Commission-Gross	-	-	-	-	-	394.10	-	-	-	-	-	394.10
<b>Commission-Net (C)</b>	-	-	-	-	-	(576.90)	-	-	-	-	-	(576.90)
<b>Total Operating expenses (D)</b>	-	-	-	-	-	7,005.96	-	-	-	-	-	7,005.96
<b>Premium deficiency (E)</b>	-	-	-	-	-	-	-	-	-	-	-	-
<b>Underwriting Result (F=A-B-C-D-E)</b>	-	-	-	-	-	6,745.06	-	-	-	-	-	6,745.08
<b>Underwriting Ratio = (F)*100/(A)</b>	-	-	-	-	-	25.29	-	-	-	-	-	25.29

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