FORM NL-40-UNDERWRITING PERFORMANCE

Segmental performance upto the end of 1st Quarter of FY 2025-26

(Amount in Rs. Lakhs)

Particulars	FIRE	MARINE			Miscellaneous – Motor – Motor OD			Motor TP					Motor Other	Total	HEALTH				PERSONAL ACCIDENT			TRAVEL		Health Total		
		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)			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	-	-	-	-	-	-	-	-	0.06	-	-	-	-	0.06	-	-	-	-	-	-	-	-	-	-	-	-
Gross Written Premium	-	-	-	-	-	-	-	-	0.06	-	-	-	-	0.06	-	-	-	-	-	-	-	-	-	-	-	-
Net Written Premium	-	-	-	-	-	-	-	-	0.05	-	-	-	-	0.05	-	-	-	-	-	-	-	-	-	-	-	-
PREMIUM RESERVES																										
Unearned Premium Reserve (UPR)																										
Premium Deficiency Reserve (PDR)																										
Unexpired Risk Reserve (URR)																										
Net Earned Premium (A)	-	-	-	-	-	-	-	-	**0.05**	-	-	-	-	0.05	-	-	-	-	-	-	-	-	-	-	-	-
Claims																										
Claims (Gross)	-	-	-	-	-	-	-	-	0.04	-	-	-	-	0.04	-	-	-	-	-	-	-	-	-	-	-	-
CLAIMS RESERVE																										
Outstanding Claims Reserve																										
Incurred But Not Reported (IBNR) Claims Reserve																										
Claims incurred (Net) (B)	-	-	-	-	-	-	-	-	**0.03**	-	-	-	-	0.03	-	-	-	-	-	-	-	-	-	-	-	-
Commission																										
Commission-Gross	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Commission-Net (C)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Operating expenses (D)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Premium deficiency (E)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Underwriting Result (F=A-B-C-D-E)	-	-	-	-	-	-	-	-	**0.02**	-	-	-	-	0.02	-	-	-	-	-	-	-	-	-	-	-	-
Investment Income (G)																										
Other income net of expenses (H)																										
Operating Results (I=G+H)																										
Underwriting Ratio =(f)*100/(A)	**#DIV/0!**	-	-	-	-	-	-	-	**37.50**	-	-	-	-	**37.50**	-	-	-	-	-	-	-	-	-	-	-	-

Segmental performance upto the end of 1st Quarter of FY 2025-26

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	-	-	-	-	-	28,104.93	-	-	-	-	-	28,104.99
Gross Written Premium	-	-	-	-	-	28,104.93	-	-	-	-	-	28,104.99
Net Written Premium	-	-	-	-	-	19,350.66	-	-	-	-	-	19,350.71
PREMIUM RESERVES	-	-	-	-	-	39,034.69	-	-	-	-	-	39,034.69
Unearned Premium Reserve (UPR)												-
Premium Deficiency Reserve (PDR)												-
Unexpired Risk Reserve (URR)												-
Net Earned Premium (A)	-	-	-	-	-	19,317.51	-	-	-	-	-	19,317.57
												-
Claims												-
Claims (Gross)	-	-	-	-	-	20,619.63	-	-	-	-	-	20,619.66
CLAIMS RESERVE												-
Outstanding Claims Reserve												-
Incurred But Not Reported (IBNR) Claims Reserve												-
Claims incurred (Net) (B)	-	-	-	-	-	14,527.63	-	-	-	-	-	14,527.66
												-
Commission												-
Commission-Gross	-	-	-	-	-	483.85	-	-	-	-	-	483.85
Commission-Net (C)	-	-	-	-	-	(427.64)	-	-	-	-	-	(427.64)
												-
Total Operating expenses (D)	-	-	-	-	-	4,638.46	-	-	-	-	-	4,638.46
												-
Premium deficiency (E)	-	-	-	-	-	-	-	-	-	-	-	-
												-
Underwriting Result (F=A-B-C-D-E)	-	-	-	-	-	579.07	-	-	-	-	-	579.09
Investment Income (G)	-	-	-	-	-							-
Other income net of expenses (H)												-
Operating Results (I=G+H)												-
												-
Underwriting Ratio =(f)*100/(A)	-	-	-	-	-	**3.00**	-	-	-	-	-	**3.00**

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