

PREMIUM EARNED [NET]

Particulars	(Amount in Rs. Lakhs)															
	FIRE	Marine			Miscellaneous										Life	Total
	For the half year ended September 30, 2021	Marine Cargo	Marine Hull	Total Marine	Agriculture	Credit	Engineering	Liabilities	Motor	PA	Health	Others	Total Miscellaneous Insurance	For the half year ended September 30, 2021	For the half year ended September 30, 2021	
Gross Direct Premium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Add: Premium on reinsurance accepted ^(a)	38,759	219	(6)	212	32,834	4,174	4,759	997	420	1,048	4,611	863	49,706	4,446	93,123	
Less: Premium on reinsurance ceded ^(b)	(17,634)	(69)	(78)	(147)	(16,073)	(1,252)	(1,609)	(299)	(126)	(314)	(1,635)	(259)	(21,568)	(2,174)	(41,522)	
Net Written Premium	21,125	150	(84)	66	16,761	2,922	3,150	698	294	733	2,975	604	28,138	2,273	51,601	
Adjustment for change in reserve for unexpired risks	(11,556)	(47)	196	149	6,836	(345)	69	(171)	(309)	(448)	(152)	(302)	5,178	(1,774)	(8,004)	
Net Earned Premium	9,569	103	112	214	23,597	2,577	3,219	527	(15)	286	2,823	302	33,316	499	43,598	
Gross Direct Premium																
- In India	38,759	219	(6)	212	32,834	4,174	4,759	997	420	1,048	4,611	863	49,706	4,446	93,123	
- 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	(Amount in Rs. Lakhs)															
	FIRE	Marine			Miscellaneous										Life	Total
	For the half year ended September 30, 2020	Marine Cargo	Marine Hull	Total Marine	Agriculture	Credit	Engineering	Liabilities	Motor	PA	Health	Others	Total Miscellaneous Insurance	For the half year ended September 30, 2020	For the half year ended September 30, 2020	
Gross Direct Premium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Add: Premium on reinsurance accepted ^(a)	41,974	301	161	462	30,743	3,234	3,694	608	193	157	2,581	2	41,212	3,048	86,695	
Less: Premium on reinsurance ceded ^(b)	(16,794)	(93)	(48)	(141)	(14,853)	(970)	(1,097)	(182)	(58)	(47)	(642)	(1)	(17,851)	(1,485)	(36,271)	
Net Written Premium	25,180	208	112	321	15,890	2,264	2,597	426	135	110	1,939	1	23,361	1,563	50,424	
Adjustment for change in reserve for unexpired risks	(4,169)	57	44	100	8,578	174	466	(216)	0	-	105	-	9,107	654	5,692	
Net Earned Premium	21,010	265	156	421	24,468	2,438	3,062	210	135	110	2,044	1	32,468	2,216	56,116	
Gross Direct Premium																
- In India	41,974	301	161	462	30,743	3,234	3,694	608	193	157	2,581	2	41,212	3,048	86,695	
- 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
(c) This being the first year of applicability for publishing half yearly results, the financial information in respect of the half year ended September 30, 2020 was not subject to limited review.