

PREMIUM EARNED [NET]

(Amount in Rs. Lakhs)

Particulars	FIRE	Marine			Miscellaneous									Life	Total		
	For the half year ended September 30, 2023	Marine Cargo	Marine Hull	Total Marine	Agriculture	Credit	Engineering	Liabilities	Motor	PA	Health	Others	Total Miscellaneous				
		For the half year ended September 30, 2023	For the half year ended September 30, 2023	For the half year ended September 30, 2023	For the half year ended September 30, 2023	For the half year ended September 30, 2023	For the half year ended September 30, 2023	For the half year ended September 30, 2023	For the half year ended September 30, 2023	For the half year ended September 30, 2023	For the half year ended September 30, 2023	For the half year ended September 30, 2023	For the half year ended September 30, 2023			For the half year ended September 30, 2023	
Gross Direct Premium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Add: Premium on reinsurance accepted ^(a)	55,872	638	(1)	638	33,633	2,727	12,475	1,795	337	8,800	10,017	933	70,716	6,798	134,024		
Less: Premium on reinsurance ceded ^(a)	(27,835)	(262)	0	(262)	(20,760)	(1,924)	(4,855)	(709)	(111)	(1,988)	(865)	(280)	(31,494)	(3,365)	(62,956)		
Net Written Premium	28,037	376	(0)	376	12,873	803	7,619	1,086	226	6,812	9,152	653	39,222	3,433	71,068		
Adjustment for change in reserve for unexpired risks	(998)	(43)	0	(43)	843	556	(1,172)	6	(26)	(1,101)	(4,762)	(778)	(6,434)	390	(7,084)		
Net Earned Premium	27,039	333	(0)	333	13,716	1,359	6,448	1,092	200	5,711	4,390	(126)	32,789	3,823	63,983		
Gross Direct Premium																	
- In India	55,872	638	(1)	638	33,633	2,727	12,475	1,795	337	8,800	10,017	933	70,716	6,798	134,024		
- 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

(Amount in Rs. Lakhs)

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Gross Direct Premium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Add: Premium on reinsurance accepted ^(a)	48,250	419	(2)	417	28,865	2,737	7,887	1,572	248	4,975	7,729	(1,292)	52,721	6,299	107,686		
Less: Premium on reinsurance ceded ^(a)	(22,209)	(129)	1	(128)	(14,306)	(824)	(2,611)	(477)	(74)	(1,492)	(1,200)	387	(20,598)	(3,103)	(46,039)		
Net Written Premium	26,040	290	(1)	289	14,558	1,913	5,276	1,095	173	3,482	6,528	(904)	32,123	3,196	61,647		
Adjustment for change in reserve for unexpired risks	(2,458)	(70)	(78)	(148)	1,102	517	(1,063)	(199)	60	(1,374)	(2,696)	754	(2,900)	(158)	(5,664)		
Net Earned Premium	23,583	220	(79)	141	15,660	2,430	4,213	896	234	2,108	3,832	(150)	29,222	3,038	55,984		
Gross Direct Premium																	
- In India	48,250	419	(2)	417	28,865	2,737	7,887	1,572	248	4,975	7,729	(1,292)	52,721	6,299	107,686		
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

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