

FORM NL-46-UNDERWRITING PERFORMANCE

SCOR SE - INDIA BRANCH  
 Registration No.: FPO003 Dated December 21, 2016



Segmental performance for the half year ended September 30, 2021

(Amount in Rs. Lakhs)

Particulars	FIRE		MARINE		MOTOR									Total
	Marine Cargo	Marine-Other than Marine Cargo	Total	Motor OD			Motor TP							
				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 (Other than Pool)	Motor Other			
<b>Premium</b>														
Gross Direct Premium														
Claims Written Premium	38,769	219	81	232										401
Net Written Premium	21,225	195	84	485										294
<b>PREMIUM RESERVE</b>														
Unearned Premium Reserve (UPR)	(11,556)	(4)	(36)	(145)										(150)
Unearned Marine Reserve (UMR)														
Unearned Fire Reserve (UFR)														
Net Earned Premium (A)	9,569	193	122	234										154
<b>Claims</b>														
Claims (Gross i.e. Net of Reinsurance)	12,229	1,028	164	2,255										1,556
<b>CLAIMS RESERVE</b>														
Outstanding Claims Reserve	16,129	774	124	2,027										1,955
Incurred But Not Reported (IBNR) Claims Reserve	7,073	112	127	848										1,177
Claims Incurred (Net) (B)	22,930	966	251	3,103										3,132
<b>Commission</b>														
Commission-Gross	(7,889)	(14)	(61)	(229)										(8,293)
Commission-Net (C)	(2,575)	(10)	(13)	(47)										(2,645)
Total Operating expenses (D)	1,762	33	(27)	4										1,772
Premium deficiency (E 1)	-	-	-	-										-
Underwriting Result (F=A-B-C-D-E)	393	111	(82)	100										422
Underwriting Ratio (F/(A-B))	4.10%	-11.00%	-28.00%	48.00%										209.00%

Particulars	HEALTH					PERSONAL ACCIDENT				TRAVEL		Health Total		
	Health Insurance - Individual	Health Insurance - Group - Government Schemes	Health Insurance - Group - Employer/Employee Schemes	Health Insurance - Group - Other Schemes	Health Insurance - Total	Personal Accident - Individual	Personal Accident - Group (Government Schemes)	Personal Accident - Group (Others)	Personal Accident - Total	Overseas Travel	Domestic Travel	Retail	Group	Government Schemes
<b>Premium</b>														
Gross Direct Premium					4,411				1,048					
Gross Written Premium					2,205									
Net Written Premium														
PREMIUM RESERVE														
Unearned Premium Reserve (UPR)					1,953									
Unearned Premium Reserve (UPR) - Health Insurance (HIA)														
Unearned Premium Reserve (UPR) - Personal Accident (PA)					2,023									
Unearned Premium Reserve (UPR) - Travel														
Net Earned Premium (A)														288
<b>Claims</b>														
Claims (Gross) i.e. Net of Reinsurance					(1,459)				(1,259)					
<b>CLAIMS RESERVE</b>														
Outstanding Claims Reserve					92									
Incurred But Not Reported (IBNR) Claims Reserve					(60)				(45)					
Claims Incurred (Net) (B)					(1,367)				(1,304)					
<b>Commission</b>														
Commission (Gross)					(276)				(1,759)					
Commission (Net)					(200)				(1,759)					
Total Operating expenses (C)					(300)				(62)					
Premium deficiency (E 1)					-				-					
Underwriting Result (F) (A-B-C-D-E)					1174				(1,097)					
Underwriting Ratio (F/(A-100)) (A)					4.17%				94.6%					



Segmental performance for the half year ended September 30, 2021

Particulars	OTHER MISCELLANEOUS								Miscellaneous Total			Life	Grand Total	
	Engineering	Aviation	Product Liability	Liability Insurance	Workmen Compensation / Financials Liability	Crop Insurance	Credit Insurance	Others **	Retail	Group	Government Schemes			
<b>Premium</b>														
Direct Under Premium				599		32,234	4,172	801					4,488	51,794
Direct Written Premium	4,759					19,781	2,022	804					2,273	61,667
Net Written Premium	5,156													
Reinsured Premium				1,715		8,285	1,845	2,820					11,755	18,055
Reinsured Premium Reserve (PRP)														
Reinsured Risk Reserve (RRR)														
Net Ceded Premium (A)	1,919			597		21,597	2,137	306					399	43,588
<b>Claims</b>														
Direct (Gross & Net of Reinsurance)	11,470					5,566	11,316	-					18,792	35,942
<b>CLAIMS RESERVE</b>														
Outstanding Claims Reserve	689					1,031	2,489	-					4,209	14,885
Incurred But Not Reported (IBNR) Claims Reserve	1,253					1,248	(8,921)	(9,368)	(947)				37	742
Claims Reserve (Net of IBNR)	1,942					2,279	1,568	(10,315)					43	15,627
<b>Commission</b>														
Commission-Gross	11,057					1,024	2,854	-					15,205	18,289
Commission-Net (C)	9,716					11,362	907	13					12	18,613
<b>Total Operating expenses (D)</b>	292					2,214	247	31					451	4,993
<b>Premium deficiency (E 1)</b>	-					-	-	-					-	-
<b>Underwriting Result (F=Sub-C-D-E)</b>	3,034					5,736	473	17					14,530	2,292
<b>Underwriting Ratio = (F/100)(A)</b>	61.19%					29.19%	18.95%	8.62%					308.93%	5.09%

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