

PREMIUM EARNED [NET]

(Amount in Rs. Lakhs)

Particulars	FIRE		Marine						Miscellaneous					
	For the half year ended March 31, 2022	Up to the year ended March 31, 2022	Marine Cargo		Marine Hull		Total Marine		Agriculture		Credit		Engineering	
			For the half year ended March 31, 2022	Up to the year ended March 31, 2022	For the half year ended March 31, 2022	Up to the year ended March 31, 2022	For the half year ended March 31, 2022	Up to the year ended March 31, 2022	For the half year ended March 31, 2022	Up to the year ended March 31, 2022	For the half year ended March 31, 2022	Up to the year ended March 31, 2022	For the half year ended March 31, 2022	Up to the year ended March 31, 2022
Gross Direct Premium														
Add: Premium on reinsurance accepted ^(a)	39,723	78,482	519	738	(3)	(9)	516	729	39,066	71,900	4,973	9,146	6,719	11,478
Less : Premium on reinsurance ceded ^(a)	(17,421)	(35,055)	(156)	(225)	(0)	(78)	(156)	(303)	(18,500)	(34,573)	(1,494)	(2,745)	(2,422)	(4,031)
Net Written Premium	22,301	43,426	363	513	(3)	(87)	360	426	20,565	37,327	3,479	6,401	4,297	7,447
Adjustment for change in reserve for unexpired risks	(1,254)	(12,810)	(47)	(94)	52	248	5	154	858	7,694	(678)	(1,023)	(669)	(600)
Net Earned Premium	21,047	30,616	316	419	49	161	366	580	21,423	45,021	2,800	5,378	3,628	6,847
Gross Direct Premium														
- In India	39,723	78,482	519	738	(3)	(9)	516	729	39,066	71,900	4,973	9,146	6,719	11,478
- 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)

Particulars	FIRE		Marine						Miscellaneous					
	For the half year ended March 31, 2021	Up to the year ended March 31, 2021	Marine Cargo		Marine Hull		Total Marine		Agriculture		Credit		Engineering	
			For the half year ended March 31, 2021	Up to the year ended March 31, 2021	For the half year ended March 31, 2021	Up to the year ended March 31, 2021	For the half year ended March 31, 2021	Up to the year ended March 31, 2021	For the half year ended March 31, 2021	Up to the year ended March 31, 2021	For the half year ended March 31, 2021	Up to the year ended March 31, 2021	For the half year ended March 31, 2021	Up to the year ended March 31, 2021
Gross Direct Premium														
Add: Premium on reinsurance accepted ^(a)	33,267	75,241	385	686	(4)	157	381	843	39,884	70,627	3,026	6,260	4,493	8,188
Less : Premium on reinsurance ceded ^(a)	(13,474)	(30,268)	(116)	(208)	49	1	(66)	(208)	(17,603)	(32,456)	(908)	(1,879)	(1,523)	(2,620)
Net Written Premium	19,793	44,973	269	477	45	158	315	635	22,282	38,171	2,118	4,381	2,971	5,567
Adjustment for change in reserve for unexpired risks	1,374	(2,796)	(22)	35	(149)	(106)	(171)	(71)	(7,282)	1,296	72	247	(877)	(412)
Net Earned Premium	21,167	42,177	247	512	(104)	52	143	564	14,999	39,467	2,190	4,628	2,093	5,155
Gross Direct Premium														
- In India	33,267	75,241	385	686	(4)	157	381	843	39,884	70,627	3,026	6,260	4,493	8,188
- 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

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Particulars	Miscellaneous												Life		Grand Total		
	Liabilities		Motor		Personal Accident		Health		Other		Total Miscellaneous		For the half year ended March 31, 2022	Up to the year ended March 31, 2022	For the half year ended March 31, 2022	Up to the year ended March 31, 2022	
	For the half year ended March 31, 2022	Up to the year ended March 31, 2022	For the half year ended March 31, 2022	Up to the year ended March 31, 2022	For the half year ended March 31, 2022	Up to the year ended March 31, 2022	For the half year ended March 31, 2022	Up to the year ended March 31, 2022	For the half year ended March 31, 2022	Up to the year ended March 31, 2022	For the half year ended March 31, 2022	Up to the year ended March 31, 2022					
Gross Direct Premium																	
Add: Premium on reinsurance accepted ^(a)	1,098	2,094	415	835	2,029	3,077	3,954	8,564	1,144	2,007	59,396	109,102	6,983	11,429	106,618	199,741	
Less : Premium on reinsurance ceded ^(a)	(329)	(628)	(125)	(250)	(609)	(923)	(892)	(2,528)	(343)	(602)	(24,714)	(46,281)	(3,441)	(5,615)	(45,733)	(87,254)	
Net Written Premium	768	1,466	291	584	1,420	2,154	3,061	6,037	801	1,405	34,682	62,820	3,541	5,814	60,885	112,486	
Adjustment for change in reserve for unexpired risks	(186)	(357)	17	(292)	(629)	(1,077)	(371)	(523)	(400)	(702)	(2,059)	3,119	1,945	171	(1,363)	(9,367)	
Net Earned Premium	582	1,109	307	292	791	1,077	2,690	5,513	400	702	32,623	65,939	5,486	5,985	59,522	103,120	
Gross Direct Premium																	
- In India	1,098	2,094	415	835	2,029	3,077	3,954	8,564	1,144	2,007	59,396	109,102	6,983	11,429	106,618	199,741	
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

(Amount in Rs. Lakhs)

Particulars	Miscellaneous												Life		Grand Total	
	Liabilities		Motor		Personal Accident		Health		Other segments		Total Miscellaneous		For the half year ended March 31, 2021	Up to the year ended March 31, 2021	For the half year ended March 31, 2021	Up to the year ended March 31, 2021
	For the half year ended March 31, 2021	Up to the year ended March 31, 2021	For the half year ended March 31, 2021	Up to the year ended March 31, 2021	For the half year ended March 31, 2021	Up to the year ended March 31, 2021	For the half year ended March 31, 2021	Up to the year ended March 31, 2021	For the half year ended March 31, 2021	Up to the year ended March 31, 2021	For the half year ended March 31, 2021	Up to the year ended March 31, 2021				
Gross Direct Premium																
Add: Premium on reinsurance accepted ^(a)	565	1,173	463	655	231	389	6,387	8,969	-	2	55,050	96,262	5,155	8,203	93,853	180,549
Less : Premium on reinsurance ceded ^(a)	(170)	(352)	(139)	(197)	(69)	(117)	(3,594)	(4,236)	-	(1)	(24,005)	(41,856)	(2,489)	(3,974)	(40,034)	(76,305)
Net Written Premium	396	821	324	459	162	272	2,794	4,733	-	1	31,045	54,406	2,666	4,229	53,819	104,243
Adjustment for change in reserve for unexpired risks	(70)	(286)	(0)	(0)	-	-	(646)	(541)	-	-	(8,803)	304	(1,289)	(635)	(8,890)	(3,198)
Net Earned Premium	326	535	324	459	162	272	2,148	4,192	-	1	22,242	54,710	1,378	3,594	44,930	101,046
Gross Direct Premium																
- In India	565	1,173	463	655	231	389	6,387	8,969	-	2	55,050	96,262	5,155	8,203	93,853	180,549
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-