

PREMIUM EARNED [NET]

| Particulars | (Amount in Rs. Lakhs) | | | | | | | | | | | | | | |
|--|--|--------------|-------------|--------------|---------------|--------------|--------------|--------------|------------|--------------|--------------|--------------|---------------------|--|--|
| | FIRE | Marine | | | Miscellaneous | | | | | | | | | Life | Total |
| | For the half year ended September 30, 2022 | Marine Cargo | Marine Hull | Total Marine | Agriculture | Credit | Engineering | Liabilities | Motor | PA | Health | Others | Total Miscellaneous | For the half year ended September 30, 2022 | For the half year ended September 30, 2022 |
| 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 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

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, 2021 | Marine Cargo | Marine Hull | Total Marine | Agriculture | Credit | Engineering | Liabilities | Motor | PA | Health | Others | Total Miscellaneous | 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 ^(a) | (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