

PREMIUM EARNED [NET]

(Amount in Rs. Lakhs)

Particulars	FIRE		Marine						Miscellaneous					
	For the half year ended March 31, 2023	Up to the year ended March 31, 2023	Marine Cargo		Marine Hull		Total Marine		Agriculture		Credit		Engineering	
			For the half year ended March 31, 2023	Up to the year ended March 31, 2023	For the half year ended March 31, 2023	Up to the year ended March 31, 2023	For the half year ended March 31, 2023	Up to the year ended March 31, 2023	For the half year ended March 31, 2023	Up to the year ended March 31, 2023	For the half year ended March 31, 2023	Up to the year ended March 31, 2023	For the half year ended March 31, 2023	Up to the year ended March 31, 2023
Gross Direct Premium														
Add: Premium on reinsurance accepted ^(a,b)	25,252	73,502	54	473	(2)	(4)	52	469	(54,664)	(25,799)	(340)	2,397	(2,710)	5,177
Less : Premium on reinsurance ceded ^(a,b)	(7,609)	(29,818)	65	(64)	1	1	66	(63)	25,882	11,576	1,216	392	2,193	(418)
Net Written Premium	17,644	43,684	119	409	(1)	(2)	118	406	(28,782)	(14,223)	876	2,789	(517)	4,759
Adjustment for change in reserve for unexpired risks	2,329	(129)	122	52	(5)	(83)	117	(31)	24,673	25,775	1,306	1,823	2,406	1,343
Net Earned Premium	19,972	43,555	241	461	(7)	(86)	235	375	(4,108)	11,552	2,182	4,612	1,888	6,101
Gross Direct Premium														
- In India	25,252	73,502	54	473	(2)	(4)	52	469	(54,664)	(25,799)	(340)	2,397	(2,710)	5,177
- 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. To Comply with IRDA circular, all estimated premium booked till date have been reversed during the period ended March 31 2023
 (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, 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,b)	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,b)	(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

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(Amount in Rs. Lakhs)

Particulars	Miscellaneous												Life		Grand Total		
	Liabilities		Motor		Personal Accident		Health		Other		Total Miscellaneous		For the half year ended March 31, 2023	Up to the year ended March 31, 2023	For the half year ended March 31, 2023	Up to the year ended March 31, 2023	
	For the half year ended March 31, 2023	Up to the year ended March 31, 2023	For the half year ended March 31, 2023	Up to the year ended March 31, 2023	For the half year ended March 31, 2023	Up to the year ended March 31, 2023	For the half year ended March 31, 2023	Up to the year ended March 31, 2023	For the half year ended March 31, 2023	Up to the year ended March 31, 2023	For the half year ended March 31, 2023	Up to the year ended March 31, 2023					
Gross Direct Premium																	
Add: Premium on reinsurance accepted ^(a,b)	150	1,722	(624)	(376)	1,053	6,027	(1,767)	5,962	(727)	(2,018)	(59,629)	(6,908)	2,808	9,107	(31,516)	76,170	
Less : Premium on reinsurance ceded ^(a,b)	156	(321)	206	131	333	(1,160)	(156)	(1,357)	218	606	30,048	9,450	(1,385)	(4,488)	21,120	(24,919)	
Net Written Premium	305	1,401	(418)	(245)	1,386	4,868	(1,923)	4,606	(508)	(1,412)	(29,581)	2,542	1,423	4,619	(10,396)	51,251	
Adjustment for change in reserve for unexpired risks	232	33	354	415	17	(1,357)	3,655	958	654	1,409	33,298	30,398	(1,993)	(2,151)	33,751	28,087	
Net Earned Premium	537	1,433	(64)	170	1,403	3,511	1,732	5,564	146	(4)	3,717	32,939	(570)	2,468	23,354	79,338	
Gross Direct Premium																	
- In India	150	1,722	(624)	(376)	1,053	6,027	(1,767)	5,962	(727)	(2,018)	(59,629)	(6,908)	2,808	9,107	(31,516)	76,170	
- 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, 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,b)	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,b)	(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-