FORM NL-40-UNDERWRITING PERFORMANCE

Segmental performance upto the 2ND **Quarter** of Current financial year (2022-23)

Miscellaneous - Others Miscellaneous Segment	
Particulars	Amount (Rs. in Lakhs)
Premium	
Gross Direct Premium	532,86.59
Gross Written Premium	532,86.59
Net Written Premium	432,89.07
Net Earned Premium (A)	398,00.73
Claims	
Claims (Gross)	315,32.16
Claims incurred (Net) (B)	(307,32.60)
Commission	
Commission-Gross	8,51.80
Commission-Net (C)	(5,47.29)
Total Operating expenses (D)	150,24.83
Premium deficiency (E)	(93,09.00)
Underwriting Result (F=A-B-C-D-E)	653,64.79
Underwriting Ratio =(f)*100/(A)	164.23%

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