

Financial Performance of the Company

(Rs. in lakhs)

	Fire		Marine		Miscellaneous		Total	
	2018-19	2017-18	2018-19	2017-18	2018-19	2017-18	2018-19	2017-18
Gross Direct Premium: In India	99060	92300	32938	29374	1187934	1023527	1319932	1145201
Outside India	7673	7363	1990	2090	18880	19030	28543	28483
Gross Direct Premium Total	106732	99663	34928	31464	1206815	1042557	1348475	1173684
Net Premium	61952	58439	19781	21707	1002806	922677	1084539	1002823
Ratio of Net to Gross	58.04 %	58.64 %	56.63 %	68.99 %	83.09 %	88.50%	80.43 %	85.44%
Profit on Sale of Investments (Policy Holders')	14669 (23.68%)	13999 (23.96%)	5024 (25.40%)	5474 (25.22%)	142229 (14.18%)	162263 (17.58%)	161922 (14.93%)	181736 (18.12%)
Int./Div./ Rent (Policy Holders')	9649 (15.57%)	9172 (15.70%)	3305 (16.70%)	3586 (16.52%)	93558 (9.33%)	106307 (11.52%)	106512 (9.82%)	119065 (11.87%)
Commission and other income (Net Income(+)/ Net Outgo (-))	-8571 (-13.83%)	-9588 (-16.41%)	-2050 (-10.36%)	-2137 (-9.84%)	-55508 (-5.54%)	-51725 (-5.61%)	-66129 (-6.10%)	-63450 (-6.33%)
NPA (Provision (-)/ Write back(+))	-635 (-1.02%)	72 (0.12%)	-218 (-1.10%)	28 (0.13%)	-6159 (-0.61%)	829 (0.09%)	-7012 (-0.65%)	929 (0.09%)
Diminution in value of shares (-)/ written back (+)	-43 (-0.07%)	13 (0.02%)	-14 (-0.07%)	5 (0.02%)	-418 (-0.04%)	150 (0.02%)	-475 (-0.04%)	168 (0.02%)
Increase (-)/ Decrease (+) in unexpired risks reserve	-1757 (-2.84%)	599 (1.02%)	1058 (5.34%)	1308 (6.03%)	-23689 (-2.36%)	-41930 (-4.54%)	-24388 (-2.25%)	-40023 (-3.99%)

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	2018-19	2017-18	2018-19	2017-18	2018-19	2017-18	2018-19	2017-18
Net Incurred claims	-67716 (-109.30%)	-50957 (-87.20%)	-13890 (-70.22%)	-16091 (-74.13%)	-1043202 (-104.03%)	-755074 (-81.84%)	-1124808 (-103.71%)	-822122 (-81.98%)
Expenses of Management	-22176 (-35.80%)	-20402 (-34.91%)	-3215 (-16.25%)	-2953 (-13.60%)	-219473 (-21.89%)	-237588 (-25.75%)	-244864 (-22.58%)	-260943 (-26.02%)
Amortization expenses	-240 (-0.39%)	-192 (-0.32%)	-82 (-0.41%)	-75 (-0.35%)	-2331 (-0.23%)	-2226 (-0.24%)	-2653 (-0.24%)	-2493 (-0.25%)
Investment Written off	-70 (-0.11%)	-105 (-0.18%)	-24 (-0.12%)	-41 (-0.19%)	-680 (-0.06%)	-1219 (-0.13%)	-774 (-0.07%)	-1365 (-0.13%)
Premium Deficiency	-3610 (-5.83%)	0	0	439 (0.02%)	0	0	-3610 (-0.33%)	439 (0.04%)
Net Operating Profit /(Loss)	-18548 (-29.94%)	1050 (1.80%)	9675 (48.91%)	11250 (51.83%)	-112867 (-11.25%)	102464 (11.10%)	-121740 (-11.22%)	114764 (11.44%)
Interest, Dividends & Rent (Shareholders')							25201	12462
Profit on sale of Investments (Shareholders')							38310	19021
Other Income/ Outgo							10492	-6527
CSR Expenditure							-722	-669
Prior period Income / Expenses							5560	-823
Profit (+) / Loss (-) before Tax							-42899	138228
IT deducted at source and Provision for Tax							0	-24800
Provision for Tax for earlier years							13533	37561
Net Profit/ Loss after Tax							-29366	150989
Transfer to General Reserve / Contingency Reserve							-29366	150989
Provision for Dividend							0	0
Corporate Dividend Tax							0	0

Percentages mentioned above are to Net Premium.