

**FORM NL-40-UNDERWRITING PERFORMANCE**

**Name: The Oriental Insurance Company Ltd**

**Segmental performance upto the 2nd Quarter of Financial Year 2021-22**

(Rs in lacs)

Particulars	Fire	Marine		
		Marine Cargo	Marine Other than Cargo	Marine Total
Gross Direct Premium	102386	13817	7530	21347
Gross Written Premium	109516	14046	7618	21664
Net Written Premium	42762	9393	2693	12086
<b>PREMIUM RESERVES</b>				
Unearned Premium Reserve (UPR)	-1446	1120	138	1258
Premium Deficiency Reserve (PDR)	0	0	0	0
Unexpired Risk Reserve (URR)	-1446	1120	138	1258
Net Earned Premium (A)	44208	8273	2555	10828
<b>Claims</b>				
Claims (Gross)	57872	7777	27986	35763
<b>CLAIMS RESERVE</b>				
Outstanding Claims Reserve	105878	8101	18059	26160
Incurred But Not Reported (IBNR) Claims Reserve	4234	1315	928	2243
Claims incurred (Net) (B)	23883	5277	5150	10427
<b>Commission</b>				
Commission-Gross	8374	1668	132	1800
Commission-Net (C)	4452	1335	-126	1209
Total Operating expenses (D)	20041	1928	1046	2974
Premium deficiency (E)	0	0	0	0
Underwriting Result (F=A-B-C-D-E)	-4168	-267	-3515	-3782
Investment Income (G)	7881	875	1150	2025
Other income net of expenses (H)	310	21	38	59
Operating Results (I=G+H)	3403	587	-2403	-1816
Underwriting Ratio =(f)*100/(A)	-9	-3	-138	-35

Particulars	Motor OD			Motor TP				Motor Other	Total
	Motor OD-Private car	Motor OD-Two Wheeler	Motor OD-Commercial Vehicle	Motor TP-Private car	Motor TP-Two Wheeler	Motor TP-Commercial Vehicle (Declined Pool)	Motor TP-commercial Vehicle (TP Pool)		
Gross Direct Premium	43248			107883					151131
Gross Written Premium	43255			108048					151303
Net Written Premium	41051			102262					143313
<b>PREMIUM RESERVES</b>									
Unearned Premium Reserve (UPR)	-2333			-3730					-6063
Premium Deficiency Reserve (PDR)	0			0					0
Unexpired Risk Reserve (URR)	-2333			-3730					-6063
Net Earned Premium (A)	43384			105992					149376
<b>Claims</b>									
Claims (Gross)	52846			117697					170543
<b>CLAIMS RESERVE</b>									
Outstanding Claims Reserve	45619			494936					540555
Incurred But Not Reported (IBNR) Claims Reserve	16704			670569					687273
Claims incurred (Net) (B)	49502			109215					158717
<b>Commission</b>									
Commission-Gross	10031			2082					12113
Commission-Net (C)	9674			1814					11488
Total Operating expenses (D)	8009			19797					27806
Premium deficiency (E)	0			0					0
Underwriting Result (F=A-B-C-D-E)	-23801			-24834					-48635
Investment Income (G)	5468			62291					67759
Other income net of expenses (H)	133			1518					1651
Operating Results (I=G+H)	-18466			35939					17473
Underwriting Ratio =(f)*100/(A)	-55			-23					-33

Health Insurance - Individual	HEALTH			PERSONAL ACCIDENT			TRAVEL		Health Total		
	Health Insurance - Group-Government Schemes	Health Insurance - Group-Employer/Employee Schemes	Health Insurance - Group-Other Schemes	Personal Accident - Individual	Personal Accident-Group(Government Schemes)	Personal Accident-Group(Others)	Overseas Travel	Domestic Travel	Retail	Group	Government Schemes
Gross Direct Premium			351633	16269					367902		
Gross Written Premium			360351	18437					378788		
Net Written Premium			345404	14575					359979		
<b>PREMIUM RESERVES</b>											
Unearned Premium Reserve (UPR)			53285	2322					55607		
Premium Deficiency Reserve (PDR)			-12899	0					-12899		
Unexpired Risk Reserve (URR)			40386	2322					42708		
Net Earned Premium (A)	0	0	292119	12253					304372		
<b>Claims</b>											
Claims (Gross)			417873	11743					429616		
<b>CLAIMS RESERVE</b>											
Outstanding Claims Reserve			130341	11192					141533		
Incurred But Not Reported (IBNR) Claims Reserve			44773	9637					54410		
Claims incurred (Net) (B)			404200	10816					415016		
<b>Commission</b>									0		
Commission-Gross			18534	854					19388		
Commission-Net (C)			17596	799					18395		
Total Operating expenses (D)			66026	3378					69404		
Premium deficiency (E)			-12899	0					-12899		
Underwriting Result (F=A-B-C-D-E)	0	0	-182804	-2740	0	0	0	0	-185544		
Investment Income (G)			21320	1649					22969		
Other income net of expenses (H)			520	40					560		
Operating Results (I=G+H)	0	0	-162004	-1131					-163135		
Underwriting Ratio =(f)*100/(A)			-63	-22					-61		

Particulars	OTHER MISCELLANEOUS								Miscellaneous Total			Grand Total
	Engineering	Aviation	Product Liability	Liability Insurance	Workmen Compensation/Employer's Liability	Crop Insurance	Credit Insurance	Others (a)	Retail	Group	Government Schemes	
Gross Direct Premium	17422	6445		5271	2779	33086		21471	605507			729240
Gross Written Premium	17697	15335		5892	2779	33126		21630	626550			757730
Net Written Premium	8900	8843		3161	2642	31784		18196	576818			631666
<b>PREMIUM RESERVES</b>												
Unearned Premium Reserve (UPR)	312	921		32	-10	3767		-399	54167			53979
Premium Deficiency Reserve (PDR)	0	0		0	0	0		0	-12899			-12899
Unexpired Risk Reserve (URR)	312	921		32	-10	3767		-399	41268			41080
Net Earned Premium (A)	8588	7922		3129	2652	28017		18595	522651			577687
<b>Claims</b>												
Claims (Gross)	3378	-1208		1195	706	34800		13407	652437			746072
<b>CLAIMS RESERVE</b>												
Outstanding Claims Reserve	39873	4097		6176	1930	73888		2887	810939			942977
Incurred But Not Reported (IBNR) Claims Reserve	2066	4240		703	927	16020		4907	770546			777023
Claims incurred (Net) (B)	89	1292		51	664	33012		10222	619063			653373
<b>Commission</b>												
Commission-Gross	1136	83		395	408	-277		3095	36341			46515
Commission-Net (C)	1097	340		315	387	1069		2848	35939			41600
Total Operating expenses (D)	3243	2810		1080	509	5732		4001	114585			137600
Premium deficiency (E)	0	0		0	0	0		0	-12899			-12899
Underwriting Result (F=A-B-C-D-E)	4160	3480	0	1683	1092	-11796	0	1524	-234037	0	0	-241987
Investment Income (G)	2489	820		417	265	5107		2364	102190			112096
Other income net of expenses (H)	61	-37		10	6	124		69	2444			2813
Operating Results (I=G+H)	6588	4337		2090	1351	-6813		3819	-134291			-132704
Underwriting Ratio =(f)*100/(A)	48	44		54	41	-42		8	-45			-42