

FORM NL-40-UNDERWRITING PERFORMANCE

Name of the Insurer: Edelweiss General Insurance Company Limited
 Registration Number: 159, date of registration 18th December, 2017
 CIN No. U66000MH2016PLC273758

Segmental performance upto the quarter ended September 30, 2021

(Amount in ₹ Lakhs)

Particulars	MARINE				Motor									HEALTH					PERSONAL ACCIDENT			TRAVEL		Health Total				
	FIRE	Marine Cargo	Marine-Other than Marine Cargo	Total	Motor OD			Motor TP			Motor TP-Commercial Vehicle (Declined Pool)	Motor TP-commercial Vehicle (TP Pool)	Motor TP-commercial Vehicle (Other than Pool)	Motor Other	Total	Health Insurance - Individual	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	
					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)
Premium																												
Gross Direct Premium	802.58	80.48	-	80.48	4,672.51	34.42	59.68	2,202.90	219.56	-	-	298.95	-	7,488.02	419.25	-	5,175.40	653.57	-	-	324.94	-	202.83	419.25	6,356.74	-	-	
Gross Written Premium	1,151.60	80.48	-	80.48	4,672.51	34.42	59.68	2,202.90	219.56	-	-	298.95	-	7,488.02	419.25	-	5,303.72	653.57	-	-	324.94	-	202.83	419.25	6,485.06	-	-	
Net Written Premium	234.97	6.71	-	6.71	4,365.07	32.13	55.82	2,060.31	205.21	-	-	272.32	-	6,990.86	398.28	-	5,044.95	98.03	-	-	255.83	-	192.69	398.28	5,591.50	-	-	
Net Earned Premium (A)	131.66	24.36	-	24.36	3,732.79	30.26	5.93	1,938.32	150.99	-	-	19.58	-	5,877.87	616.16	-	3,973.54	71.02	-	-	104.72	-	157.86	616.16	4,307.14	-	-	
Claims																												
Claims Incurred (Gross)	632.01	538.71	-	538.71	3,597.48	36.59	5.37	1,544.92	122.76	-	-	23.39	-	5,330.51	1,581.51	-	4,769.68	284.35	-	-	153.14	-	138.81	1,581.51	5,345.98	-	-	
Claims Incurred (Net) (B)	139.04	47.97	-	47.97	3,415.73	34.76	5.10	1,467.79	116.63	-	-	22.24	-	5,062.25	1,502.42	-	4,539.47	42.61	-	-	64.89	-	131.87	1,502.42	4,778.84	-	-	
Commission																												
Commission-Gross	137.51	13.55	-	13.55	674.53	10.03	11.40	4.28	1.35	-	-	3.60	-	705.19	43.51	-	332.29	-	-	-	13.45	-	20.27	43.51	366.01	-	-	
Commission-Net (C)	(9.52)	2.44	-	2.44	639.48	9.78	10.95	(1.22)	0.80	-	-	2.85	-	662.64	40.37	-	306.40	(360.66)	-	-	10.14	-	19.26	40.37	(24.86)	-	-	
Total Operating expenses (D)	111.03	6.14	-	6.14	1,968.31	15.96	3.13	1,033.32	80.49	-	-	10.44	-	3,111.65	332.14	-	2,141.97	38.28	-	-	115.55	-	85.68	332.14	2,381.48	-	-	
Premium deficiency (E)	-	(5.55)	-	(5.55)	-	-	-	(29.58)	(11.33)	-	-	(0.07)	-	(40.98)	(174.25)	-	(162.84)	-	-	-	-	-	-	(174.25)	(162.84)	-	-	
Underwriting Result (F=A-B-C-D-E)	(108.89)	(26.64)	-	(26.64)	(2,290.73)	(30.24)	(13.25)	(531.99)	(35.60)	-	-	(15.88)	-	(2,917.69)	(1,084.52)	-	(2,851.46)	350.79	-	-	(85.86)	-	(78.95)	(1,084.52)	(2,665.48)	-	-	
Underwriting Ratio = (F)*100/(A)	(82.71)	(109.36)	-	(109.36)	(61.37)	(99.93)	(223.44)	(27.45)	(23.58)	-	-	(81.10)	-	(49.64)	(176.01)	-	(71.76)	493.93	-	-	(81.99)	-	(50.01)	(176.01)	(61.89)	-	-	

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
Premium												
Gross Direct Premium	241.07	-	-	0.01	4.61	-	-	5.42	246.50	4.61	-	15,398.18
Gross Written Premium	263.42	-	-	0.01	4.61	-	-	5.43	268.86	4.61	-	15,897.88
Net Written Premium	21.55	-	-	0.01	4.31	-	-	2.90	24.66	4.31	-	12,251.29
Net Earned Premium (A)	19.59	-	-	0.01	1.46	-	-	4.20	23.80	1.46	-	10,982.45
Claims												
Claims (Gross)	126.82	-	-	-	1.29	-	-	5.22	132.05	1.29	-	13,562.06
Claims Incurred (Net) (B)	33.82	-	-	-	1.23	-	-	0.97	34.79	1.23	-	11,566.54
Commission												
Commission-Gross	4.30	-	-	-	0.29	-	-	0.69	4.99	0.29	-	1,271.05
Commission-Net (C)	(31.68)	-	-	-	0.26	-	-	(0.17)	(31.85)	0.26	-	639.48
Total Operating expenses (D)	14.22	-	-	-	1.93	-	-	1.27	15.49	1.93	-	5,959.86
Premium deficiency (E)	-	-	-	-	-	-	-	-	-	-	-	(383.62)
Underwriting Result (F=A-B-C-D-E)	3.23	-	-	0.01	(1.96)	-	-	2.13	5.37	(1.96)	-	(6,799.81)
Underwriting Ratio = (F)*100/(A)	16.49	-	-	100.00	(134.25)	-	-	50.71	22.56	(134.25)	-	(61.92)