

FORM NL-40-UNDERWRITING PERFORMANCE
 SWISS REINSURANCE COMPANY LIMITED - INDIA BRANCH
 IRDAI REGISTRATION NO. FRB/002 DATED 21 DECEMBER, 2016

Segmental performance for the half-year ended September 30, 2021

Particulars	LIFE	FIRE	MARINE		
			Marine Cargo	Marine-Other than Marine Cargo	Total
Premium					
Gross Direct Premium					
Gross Written Premium					
Net Written Premium	7,715	23,947	2,160	203	2,363
PREMIUM RESERVES					
Unearned Premium Reserve (UPR)	(1,773)	9,066	1,230	(490)	740
Premium Deficiency Reserve (PDR)	-	-	-	-	-
Unexpired Risk Reserve (URR)					
Net Earned Premium (A)	9,488	14,881	930	692	1,623
Claims					
Claims (Gross) i.e. (Net of retrocession)	19,215	1,232	332	9	341
CLAIMS RESERVE					
Outstanding Claims Reserve	182	3,855	792	214	1,006
Incurred But Not Reported (IBNR) Claims Reserve	50,964	518	6	(213)	(207)
Claims incurred (Net) (B)	70,361	5,604	1,130	11	1,140
Commission					
Commission-Gross	39	6,586	263	22	285
Commission-Net (C)	(358)	2,514	57	4	62
Total Operating expenses (D)	295	986	89	8	97
Premium deficiency (E)	-	-	-	-	-
Underwriting Result (F=A-B-C-D-E)	(60,811)	5,776	(345)	669	324
Investment Income (net of expenses) (G)	11	35	3	0	3
Other income net of expenses (H)	402	1,247	112	11	123
Operating Results (I=G+H)	413	1,282	116	11	126
Underwriting Ratio =(f)*100/(A)	-641%	39%	-37%	97%	20%

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Particulars	Motor									
	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	Motor TP-commercial Vehicle (TP)	Motor TP-commercial Vehicle (Other than Pool)		
Premium										
Gross Direct Premium										
Gross Written Premium										
Net Written Premium									10,690	
PREMIUM RESERVES										
Unearned Premium Reserve (UPR)									3,493	
Premium Deficiency Reserve (PDR)									-	
Unexpired Risk Reserve (URR)										
Net Earned Premium (A)									7,196	
Claims										
Claims (Gross) i.e. (Net of retrocession)									4,431	
CLAIMS RESERVE										
Outstanding Claims Reserve									748	
Incurred But Not Reported (IBNR) Claims Reserve									1,185	
Claims incurred (Net) (B)									6,364	
Commission										
Commission-Gross									4,820	
Commission-Net (C)									741	
Total Operating expenses (D)									568	
Premium deficiency (E)									-	
Underwriting Result (F=A-B-C-D-E)									(477)	
Investment Income (net of expenses) (G)									20	
Other income net of expenses (H)									718	
Operating Results (I=G+H)									738	
Underwriting Ratio =(f)*100/(A)									-7%	

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Particulars	Miscellaneous										
	HEALTH					PERSONAL ACCIDENT				TRAVEL	
	Health Insurance - Individual	Health Insurance - Group-	Health Insurance - Group-	Health Insurance - Group-Other	Health Insurance - Total	Personal Accident - Individual	Personal Accident- Group(Governme	Personal Accident- Group(Others)	Personal Accident- Total	Overseas Travel	Domestic Travel
Premium											
Gross Direct Premium											
Gross Written Premium											
Net Written Premium					17,684				1,371		
PREMIUM RESERVES											
Unearned Premium Reserve (UPR)					(892)				219		
Premium Deficiency Reserve (PDR)					-				-		
Unexpired Risk Reserve (URR)											
Net Earned Premium (A)					18,576				1,152		
Claims											
Claims (Gross) i.e. (Net of retrocession)					9,224				45		
CLAIMS RESERVE											
Outstanding Claims Reserve					1,590				38		
Incurred But Not Reported (IBNR) Claims Reserve					3,353				354		
Claims incurred (Net) (B)					14,167				437		
Commission											
Commission-Gross					24,118				683		
Commission-Net (C)					14,030				302		
Total Operating expenses (D)					677				56		
Premium deficiency (E)					-				-		
Underwriting Result (F=A-B-C-D-E)					(10,299)				356		
Investment Income (net of expenses) (G)					26				2		
Other income net of expenses (H)					921				71		
Operating Results (I=G+H)					946				73		
Underwriting Ratio =(f)*100/(A)					-55%				31%		

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(Amount in Rs. Lakhs)

Particulars	Health Total		
	Retail	Group	Government Schemes
Premium			
Gross Direct Premium			
Gross Written Premium			
Net Written Premium			
PREMIUM RESERVES			
Unearned Premium Reserve (UPR)			
Premium Deficiency Reserve (PDR)			
Unexpired Risk Reserve (URR)			
Net Earned Premium (A)			
Claims			
Claims (Gross) i.e. (Net of retrocession)			
CLAIMS RESERVE			
Outstanding Claims Reserve			
Incurred But Not Reported (IBNR) Claims Reserve			
Claims incurred (Net) (B)			
Commission			
Commission-Gross			
Commission-Net (C)			
Total Operating expenses (D)			
Premium deficiency (E)			
Underwriting Result (F=A-B-C-D-E)			
Investment Income (net of expenses) (G)			
Other income net of expenses (H)			
Operating Results (I=G+H)			
Underwriting Ratio =(f)*100/(A)			

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Particulars	OTHER MISCELLANEOUS				
	Engineering	Aviation	Product Liability	Liability Insurance	Workmen Compensation/ Employer's Liability
Premium					
Gross Direct Premium					
Gross Written Premium					
Net Written Premium	7,454	1,177			1,993
PREMIUM RESERVES					
Unearned Premium Reserve (UPR)	1,932	332			457
Premium Deficiency Reserve (PDR)	-	-			-
Unexpired Risk Reserve (URR)					
Net Earned Premium (A)	5,522	845			1,536
Claims					
Claims (Gross) i.e. (Net of retrocession)	603	510			18
CLAIMS RESERVE					
Outstanding Claims Reserve	410	(438)			(16)
Incurred But Not Reported (IBNR) Claims Reserve	477	(124)			287
Claims incurred (Net) (B)	1,490	(51)			289
Commission					
Commission-Gross	2,498	234			1,085
Commission-Net (C)	977	67			482
Total Operating expenses (D)	307	48			82
Premium deficiency (E)	-	-			-
Underwriting Result (F=A-B-C-D-E)	2,748	780			682
Investment Income (net of expenses) (G)	11	2			3
Other income net of expenses (H)	388	61			104
Operating Results (I=G+H)	399	63			107
Underwriting Ratio =(f)*100/(A)	50%	92%			44%

Note:
(a) Other segments ** 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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Segmental performance for the half-year ended September 30, 2021

Particulars	Miscellaneous Total					Grand Total
	Crop Insurance	Credit Insurance	Retail	Group	Government Schemes	
Premium						
Gross Direct Premium						
Gross Written Premium						
Net Written Premium	40,531	(190)				114,734
PREMIUM RESERVES						
Unearned Premium Reserve (UPR)	12,034	(86)				25,523
Premium Deficiency Reserve (PDR)	-	-				
Unexpired Risk Reserve (URR)						
Net Earned Premium (A)	28,497	(104)				89,211
Claims						
Claims (Gross) i.e. (Net of retrocession)	13,266	910				49,795
CLAIMS RESERVE						
Outstanding Claims Reserve	(1,468)	(907)				5,001
Incurred But Not Reported (IBNR) Claims Reserve	(1,900)	(538)				54,370
Claims incurred (Net) (B)	9,898	(535)				109,166
Commission						
Commission-Gross	5,114	661				46,123
Commission-Net (C)	1,030	316				20,165
Total Operating expenses (D)	1,669	(8)				4,779
Premium deficiency (E)	-	-				-
Underwriting Result (F=A-B-C-D-E)	15,899	122				(44,899)
Investment Income (net of expenses) (G)	59	(0)				170
Other income net of expenses (H)	2,110	35				6,180
Operating Results (I=G+H)	2,169	34				6,350
Underwriting Ratio =(f)*100/(A)	56%	-117%				-50%

Note:

(a) Other segments ** Separate disclosure to be made for segment/sub-segment which cont