

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

Segmental performance for the year ended March 31, 2022

Particulars	LIFE	FIRE	MARINE		
			Marine Cargo	Marine Hull	Total
Premium					
Gross Direct Premium					
Gross Written Premium					
Net Written Premium	19,768	32,175	2,120	165	2,285
PREMIUM RESERVES					
Unearned Premium Reserve (UPR)	(1,539)	2,034	173	(505)	(332)
Premium Deficiency Reserve (PDR)	-	-	-	-	
Unexpired Risk Reserve (URR)					
Net Earned Premium (A)	21,308	30,141	1,947	670	2,617
Claims					
Claims (Gross) i.e. (Net of retrocession)	41,590	4,083	357	17	374
CLAIMS RESERVE					
Outstanding Claims Reserve	182	5,961	1,391	1,104	2,495
Incurred But Not Reported (IBNR) Claims Reserve	55,037	220	526	(115)	411
Claims incurred (Net) (B)	96,809	10,264	2,274	1,005	3,279
Commission					
Commission-Gross	137	12,143	291	20	311
Commission-Net (C)	(632)	4,985	70	4	74
Total Operating expenses (D)	833	1,249	82	6	89
Premium deficiency (E)	-	-	-	-	
Underwriting Result (F=A-B-C-D-E)	(75,702)	13,643	(479)	(346)	(825)
Investment Income (net of expenses) (G)	8	12	1	0	1
Other income net of expenses (H)	909	1,479	97	8	105
Operating Results (I=G+H)	916	1,492	98	8	106
Underwriting Ratio =(f)*100/(A)	-355%	45%	-25%	-52%	-32%

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

Segmental performance for the year ended March 31, 2022

Particulars	Motor								Motor Other	Total
	Motor OD			Motor TP						
	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 (Other than Pool)	Motor TP-commercial Vehicle (Other than Pool)		
Premium										
Gross Direct Premium										
Gross Written Premium										
Net Written Premium										37,076
PREMIUM RESERVES										
Unearned Premium Reserve (UPR)										7,848
Premium Deficiency Reserve (PDR)										-
Unexpired Risk Reserve (URR)										
Net Earned Premium (A)										29,228
Claims										
Claims (Gross) i.e. (Net of retrocession)										22,024
CLAIMS RESERVE										
Outstanding Claims Reserve										1,436
Incurred But Not Reported (IBNR) Claims Reserve										(5,119)
Claims incurred (Net) (B)										18,341
Commission										
Commission-Gross										21,710
Commission-Net (C)										10,197
Total Operating expenses (D)										1,560
Premium deficiency (E)										-
Underwriting Result (F=A-B-C-D-E)										(870)
Investment Income (net of expenses) (G)										15
Other income net of expenses (H)										1,847
Operating Results (I=G+H)										1,862
Underwriting Ratio =(f)*100/(A)										-3%

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

Segmental performance for the year ended March 31, 2022

Particulars	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(Governm	Personal Accident- Group(Others)	Personal Accident- Total	Overseas Travel	Domestic Travel
Premium											
Gross Direct Premium											
Gross Written Premium											
Net Written Premium					38,783				4,201		
PREMIUM RESERVES											
Unearned Premium Reserve (UPR)					(1,019)				548		
Premium Deficiency Reserve (PDR)					-				-		
Unexpired Risk Reserve (URR)											
Net Earned Premium (A)					39,802				3,653		
Claims											
Claims (Gross) i.e. (Net of retrocession)					25,656				135		
CLAIMS RESERVE											
Outstanding Claims Reserve					133				49		
Incurred But Not Reported (IBNR) Claims Reserve					2,439				1,281		
Claims incurred (Net) (B)					28,228				1,465		
Commission											
Commission-Gross					36,012				2,089		
Commission-Net (C)					17,433				917		
Total Operating expenses (D)					1,634				163		
Premium deficiency (E)					-				-		
Underwriting Result (F=A-B-C-D-E)					(7,492)				1,108		
Investment Income (net of expenses) (G)					15				2		
Other income net of expenses (H)					1,782				193		
Operating Results (I=G+H)					1,797				195		
Underwriting Ratio =(f)*100/(A)					-19%				30%		

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

Segmental performance for the year ended March 31, 2022

(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)			

Segmental performance for the year ended March 31, 2022
FORM NL-40-UNDERWRITING PERFORMANCE
SWISS REINSURANCE COMPANY LIMITED - INDIA BRANCH
IRDAI REGISTRATION NO. FRB/002 DATED 21 DECEMBER, 2016

Segmental performance for the year ended March 31, 2022

Particulars	OTHER MISCELLANEOUS				
	Engineering	Aviation	Product Liability	Liability Insurance	Workmen Compensation/ Employer's Liability
Premium					
Gross Direct Premium					
Gross Written Premium					
Net Written Premium	12,099	2,224			3,459
PREMIUM RESERVES					
Unearned Premium Reserve (UPR)	1,826	(62)			450
Premium Deficiency Reserve (PDR)	-	-			-
Unexpired Risk Reserve (URR)					
Net Earned Premium (A)	10,273	2,285			3,009
Claims					
Claims (Gross) i.e. (Net of retrocession)	1,298	950			151
CLAIMS RESERVE					
Outstanding Claims Reserve	1,308	(470)			574
Incurred But Not Reported (IBNR) Claims Reserve	1,308	(87)			861
Claims incurred (Net) (B)	3,913	394			1,585
Commission					
Commission-Gross	4,410	370			1,814
Commission-Net (C)	1,757	66			800
Total Operating expenses (D)	470	86			134
Premium deficiency (E)	-	-			-
Underwriting Result (F=A-B-C-D-E)	4,133	1,739			490
Investment Income (net of expenses) (G)	5	1			1
Other income net of expenses (H)	556	102			159
Operating Results (I=G+H)	561	103			160
Underwriting Ratio =(f)*100/(A)	40%	76%			16%

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

Segmental performance for the year ended March 31, 2022
FORM NL-40-UNDERWRITING PERFORMANCE
SWISS REINSURANCE COMPANY LIMITED - INDIA BRANCH
IRDAI REGISTRATION NO. FRB/002 DATED 21 DECEMBER, 2016

Segmental performance for the year ended March 31, 2022

Particulars	Miscellaneous Total					Grand Total
	Crop Insurance	Credit Insurance	Retail	Group	Government Schemes	
Premium						
Gross Direct Premium						
Gross Written Premium						
Net Written Premium	61,075	(31)				213,113
PREMIUM RESERVES						
Unearned Premium Reserve (UPR)	(2,431)	(38)				7,284
Premium Deficiency Reserve (PDR)	-	-				
Unexpired Risk Reserve (URR)						
Net Earned Premium (A)	63,506	7				205,829
Claims						
Claims (Gross) i.e. (Net of retrocession)	31,235	1,502				128,997
CLAIMS RESERVE						
Outstanding Claims Reserve	9,543	(1,794)				19,416
Incurred But Not Reported (IBNR) Claims Reserve	(1,296)	(2,477)				52,578
Claims incurred (Net) (B)	39,482	(2,769)				200,992
Commission						
Commission-Gross	7,238	729				86,963
Commission-Net (C)	1,157	333				37,085
Total Operating expenses (D)	2,919	(1)				9,136
Premium deficiency (E)	-	-				-
Underwriting Result (F=A-B-C-D-E)	19,949	2,444				(41,383)
Investment Income (net of expenses) (G)	24	(0)				83
Other income net of expenses (H)	2,808	43				9,984
Operating Results (I=G+H)	2,831	43				10,067
Underwriting Ratio =(f)*100/(A)	31%	36378%				-20%

Note:

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