

PERIODIC DISCLOSURES

FORM NL-40-UNDERWRITING PERFORMANCE

Münchener Rückversicherungs-Gesellschaft Aktiengesellschaft - India Branch
 Registration No. : FRB/001
 Date of Registration with the IRDAI: 21 December 2016

(₹ in Lakhs)

Particulars	For the year ended 31 March 2023													Life	Total	
	Fire	Marine			Motor	Engineering	Public/Product Liability	Miscellaneous					Miscellaneous Total			
		Marine Cargo	Marine Other	Marine Total				Aviation	Personal Accident	Health Insurance	Agriculture					
Premium																
Gross Direct Premium																
Gross Written Premium	1,44,144	1,079	-	1,079	2,72,736	14,137	30,766	2,960	23,716	1,21,762	1,61,258	6,27,334	1,80,532	9,53,089		
Net Written Premium	52,758	484	-	484	2,03,775	5,475	13,417	1,330	9,415	1,21,762	71,889	4,27,063	93,069	5,73,375		
Net Earned Premium (A)	44,725	399	-	399	1,65,603	3,937	11,577	1,098	6,565	1,06,893	83,224	3,78,896	93,236	5,17,256		
Claims																
Claims (Gross)	28,327	135	-	135	1,06,595	1,930	6,338	327	2,215	55,113	1,14,060	2,86,577	1,64,808	4,79,847		
Claims incurred (Net) (B)	31,242	222	-	222	1,31,723	379	10,267	844	5,449	79,844	60,057	2,88,563	79,199	3,99,226		
Commission																
Commission-Gross	15,284	63	-	63	51,617	3,205	5,352	146	15,697	33,495	8,264	1,17,777	5,339	1,38,463		
Commission-Net (C)	5,875	19	-	19	38,202	1,365	2,094	40	6,533	33,495	1,409	83,139	(3,695)	85,339		
Total Operating expenses (D)	1,136	10	-	10	4,389	118	289	29	203	2,623	1,548	9,199	7,804	18,150		
Premium deficiency (E)	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Underwriting Result (F=A-B-C-D-E)	6,472	147	-	147	(8,711)	2,075	(1,073)	184	(5,621)	(9,069)	20,209	2,005	9,927	14,542		
Underwriting Ratio =(f*100/(A))	14%	37%	0%	37%	-5%	53%	-9%	17%	-86%	-8%	24%	-1%	11%	3%		