

PERIODIC DISCLOSURES

FORM NL-1-B-RA
 Münchener Rückversicherungs-Gesellschaft Aktiengesellschaft - India Branch
 Registration No. FRB/001
 Date of Registration with the IRDAI: 21 December 2016
 Revenue Account for the period ended 30 September 2024

(₹ in 'Lakhs)

Particulars	Schedule	For the period ended 30 Sep 2024																															
		Marine												Miscellaneous																			
		Fire		Marine Cargo		Marine Other		Marine Total		Motor		Engineering		Workmen's Compensation/ Employers' Liability		Public/Product Liability		Aviation		Personal Accident		Credit		Health Insurance		Agriculture		Miscellaneous Total		Life		Total	
H1 FY 2024-25	H1 FY 2023-24	H1 FY 2024-25	H1 FY 2023-24	H1 FY 2024-25	H1 FY 2023-24	H1 FY 2024-25	H1 FY 2023-24	H1 FY 2024-25	H1 FY 2023-24	H1 FY 2024-25	H1 FY 2023-24	H1 FY 2024-25	H1 FY 2023-24	H1 FY 2024-25	H1 FY 2023-24	H1 FY 2024-25	H1 FY 2023-24	H1 FY 2024-25	H1 FY 2023-24	H1 FY 2024-25	H1 FY 2023-24	H1 FY 2024-25	H1 FY 2023-24	H1 FY 2024-25	H1 FY 2023-24	H1 FY 2024-25	H1 FY 2023-24	H1 FY 2024-25	H1 FY 2023-24	H1 FY 2024-25			
Premiums Earned (Net)	NL-4- Premium Schedule	36,396	37,185	206	257	-	-	206	257	1,51,236	1,39,210	3,772	3,966	-	-	2,705	8,404	450	643	2,809	5,681	-	-	80,030	61,698	67,147	41,677	3,08,150	2,61,279	30,088	46,638	3,74,839	3,45,300
Profit / (Loss) on Sale / Redemption of Investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Interest, Dividend and Rent (Note 1)		4,366	3,532	33	28	-	-	33	28	10,199	9,545	361	344	-	-	364	513	79	67	366	418	-	-	4,904	3,369	4,875	2,816	21,148	17,072	2,646	2,529	28,193	23,160
Others																																	
(e) Other Income																																	
Foreign Exchange Gain / (Loss)		5	(5)	-	(6)	-	-	-	(6)	9	(14)	-	(1)	-	-	(1)	-	(6)	-	(1)	-	-	-	4	(5)	4	(4)	17	(26)	2	(4)	25	(26)
Miscellaneous Income		73	-	1	-	-	-	1	-	170	-	6	-	-	-	6	-	1	-	6	-	-	82	-	81	-	352	-	56	424	484	424	
(b) Contribution from the Shareholders' Account																																	
Towards Excess Expenses of Management (1)																																	
Towards remuneration of MD / CEO / WTD / Other KMPs (2)																																	
Others																																	
TOTAL (A)		40,840	40,711	240	286	-	-	240	286	1,61,614	1,48,741	4,139	4,309	-	-	3,675	8,916	530	710	3,181	6,099	-	-	85,020	65,062	72,107	44,489	3,29,667	2,78,325	32,792	49,587	4,63,541	3,68,909
Claims Incurred (Net)	NL-5-Claims Schedule	32,615	34,009	161	206	-	-	161	206	1,28,548	1,24,151	3,434	3,471	-	-	3,798	6,859	330	544	1,545	3,920	-	-	35,088	35,516	87,516	32,992	2,60,260	2,07,452	22,738	22,456	3,15,774	2,64,124
Commission (Net)	NL-6- Commission Schedule	9,583	11,514	2	4	-	-	2	4	16,877	40,034	796	976	-	-	926	1,757	21	20	2,172	1,311	92	-	28,805	21,754	3,334	10,397	53,023	76,249	(2,435)	(3,853)	60,173	83,914
Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	585	693	4	4	-	-	4	4	2,342	2,968	53	80	-	-	172	164	6	9	9	88	-	-	1,708	1,126	834	530	9,557	4,963	4,310	4,269	10,025	9,928
Premium Delinquency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL (B)		42,783	46,216	167	214	-	-	167	214	1,47,767	1,67,152	4,283	4,527	-	-	4,896	8,780	357	572	3,726	5,318	92	-	65,602	58,396	91,684	43,918	3,18,407	2,88,664	24,613	22,872	3,85,973	3,57,966
Operating Profit/(Loss) Cs (A - B)		(1,944)	(5,505)	72	72	-	-	72	72	13,848	(18,412)	(144)	(219)	-	-	(1,822)	136	173	138	(545)	781	(92)	-	19,419	6,666	(19,577)	571	11,259	(10,339)	8,180	26,716	17,568	10,944
Appropriations																																	
Transfer to Shareholders' Account		(1,944)	(5,505)	72	72	-	-	72	72	13,848	(18,412)	(144)	(219)	-	-	(1,822)	136	173	138	(545)	781	(92)	-	19,419	6,666	(19,577)	571	11,259	(10,339)	8,180	26,716	17,568	10,944
Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (D)		(1,944)	(5,505)	72	72	-	-	72	72	13,848	(18,412)	(144)	(219)	-	-	(1,822)	136	173	138	(545)	781	(92)	-	19,419	6,666	(19,577)	571	11,259	(10,339)	8,180	26,716	17,568	10,944

¹ In case excess of management exceeds the limits prescribed by the regulations
² In case annual remuneration exceeds the specified limit

Note 1

Pertaining to Policyholder's fund	Fire	Marine												Miscellaneous																		Life		Total	
		Marine Cargo		Marine Other		Marine Total		Motor		Engineering		Workmen's Compensation/ Employers' Liability		Public/Product Liability		Aviation		Personal Accident		Credit		Health Insurance		Agriculture		Miscellaneous Total		Life		Total					
		H1 FY 2024-25	H1 FY 2023-24	H1 FY 2024-25	H1 FY 2023-24	H1 FY 2024-25	H1 FY 2023-24	H1 FY 2024-25	H1 FY 2023-24	H1 FY 2024-25	H1 FY 2023-24	H1 FY 2024-25	H1 FY 2023-24	H1 FY 2024-25	H1 FY 2023-24	H1 FY 2024-25	H1 FY 2023-24	H1 FY 2024-25	H1 FY 2023-24	H1 FY 2024-25	H1 FY 2023-24	H1 FY 2024-25	H1 FY 2023-24	H1 FY 2024-25	H1 FY 2023-24	H1 FY 2024-25	H1 FY 2023-24	H1 FY 2024-25	H1 FY 2023-24	H1 FY 2024-25					
Interest, Dividend & Rent		4,333	3,535	33	28	-	-	33	28	10,075	9,554	357	344	-	-	360	513	78	67	362	419	-	-	4,844	3,372	4,816	2,819	20,891	19,087	2,634	2,531	27,650	23,182		
Add/Less:-																																			
Investment Expenses																																			
Amortisation of Premium/ Discount on Investments		53	(3)	0	(6)	-	-	0	(6)	124	(9)	4	(6)	-	-	4	(6)	1	(6)	4	(1)	-	-	60	(3)	59	(3)	257	(16)	32	(2)	343	(22)		
Amount written off in respect of depreciated investments																																			
Provision for Bad and Doubtful Debts																																			
Provision for diminution in the value of other than actively traded Equities																																			
Investment Income from Pool																																			
Interest, Dividend & Rent - Gross		4,366	3,532	33	28	-	-	33	28	10,199	9,545	361	344	-	-	364	513	79	67	366	418	-	-	4,904	3,369	4,875	2,816	21,148	17,072	2,646	2,529	28,193	23,160		

* Term gross implies inclusive of TDS