

Annexure-II

[Pursuant to the Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with IRDAI Circular reference : IRDA/F&A/CIR/LFTD/027/01/2017 dated 30.01.2017]  
Segment Reporting for the Quarter ended March 31, 2024

(Rs. in lakhs)

Sl. No.	Particulars	3 months ended	Preceding 3 months ended	Corresponding 3 months ended in the previous year	Year to date for current period ended	Year to date for the previous year ended
		31-03-2024	31-12-2023	31-03-2023	31-03-2024	31-03-2023
		Unaudited	Unaudited	Unaudited	Audited	Audited
	<b>Segment Income:</b>					
	<b>(I) Fire</b>					
	Net Premium	714.39	492.73	570.63	2,551.32	2,373.77
	Income form Investments	164.26	176.40	141.72	660.73	472.27
	Other Income	0.01	0.28	0.36	1.72	2.45
	<b>(II) Marine</b>					
	Net Premium	36.84	11.18	63.27	73.92	275.47
	Income form Investments	3.60	2.38	1.79	10.81	6.61
	Other Income	-	0.01	-	0.04	0.04
	<b>(III) Health Including Personal Accident:-</b>					
	<b>(a) Health Retail</b>					
	Net Premium	2,450.31	1,691.38	2,014.53	7,841.18	7,379.60
	Income form Investments	125.69	119.52	124.29	499.61	442.64
	Other Income	574.71	0.21	1,272.85	576.54	1,275.44
	<b>(b) Health Group</b>					
	Net Premium	12,511.86	10,671.51	9,190.08	41,782.90	28,034.43
	Income form Investments	676.93	630.81	500.47	2,396.89	1,511.13
	Other Income	3,716.72	1.46	4,179.84	3,725.10	4,188.05
	<b>(b) Health Government Schemes</b>					
	Net Premium	-	-	-	-	-
	Income form Investments	-	-	-	-	-
	Other Income	-	-	-	-	-
	<b>(iv) Motor</b>					
	Net Premium	19,461.59	14,575.35	11,743.87	55,676.32	40,757.11
	Income form Investments	1,904.21	1,891.12	1,483.69	6,943.99	4,974.43
	Other Income	10,909.71	(4.22)	4,777.55	10,912.73	4,787.67
	<b>(v) Miscellaneous :</b>					
	<b>(a) Retail</b>					
	Net Premium	754.21	515.09	515.34	2,321.53	1,690.11
	Income form Investments	87.66	89.39	68.15	333.43	213.90
	Other Income	567.21	0.20	56.15	568.41	57.34
	<b>(b) Group /Corporate</b>					
	Net Premium	99.50	94.75	82.09	360.86	301.31
	Income form Investments	9.73	8.80	7.66	36.77	22.81
	Other Income	37.57	0.01	0.02	37.66	0.12
1						
2	<b>Premium Deficiency</b>					
	<b>(I) Fire</b>	-	-	-	-	-
	<b>(II) Marine</b>	-	(9.60)	9.00	(9.00)	9.00
	<b>(III) Health Including Personal Accident:-</b>					
	<b>(a) Health Retail</b>	-	-	-	-	-
	<b>(b) Health Group</b>	-	-	-	-	-
	<b>(c) Health Government Schemes</b>	-	-	-	-	-
	<b>(iv) Motor</b>	-	-	-	-	-
	<b>(v) Miscellaneous :</b>	-	-	-	-	-
	<b>(a) Retail</b>	-	-	-	-	-
	<b>(b) Group /Corporate</b>	-	-	-	-	-

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		Unaudited	Unaudited	Unaudited	Audited	Audited
3	<b>Segment Underwriting profit/Loss:</b>					
	(I) Fire	209.16	(3.34)	3.28	455.93	257.95
	(II) Marine	(50.12)	(37.46)	(143.29)	(242.24)	(383.14)
	(III) Health Including Personal Accident:-					
	(a) Health Retail	(214.56)	109.75	(699.78)	(419.39)	(2,133.81)
	(b) Health Group	(1,584.95)	(1,116.07)	(2,140.56)	(3,740.95)	(3,654.56)
	(c) Health Government Schemes	-	-	-	-	-
	(iv) Motor	(7,589.82)	(4,251.57)	(4,892.20)	(17,469.51)	(14,533.06)
	(v) Miscellaneous :	-	-	-	-	-
	(a) Retail	(287.16)	(145.40)	(225.65)	(969.28)	(563.46)
	(b) Group /Corporate	(32.15)	32.39	(2.63)	(57.02)	(23.59)
4	<b>Segment Operating profit/Loss:</b>					
	(I) Fire	373.43	173.34	145.36	1,118.38	732.67
	(II) Marine	(46.52)	(35.07)	(141.50)	(231.39)	(376.49)
	(III) Health Including Personal Accident:-					
	(a) Health Retail	485.84	229.48	697.37	656.76	(415.74)
	(b) Health Group	2,808.71	(483.80)	2,539.75	2,381.04	2,044.63
	(c) Health Government Schemes					
	(iv) Motor	5,224.10	(2,364.68)	1,369.05	387.21	(4,770.96)
	(v) Miscellaneous :					
	(a) Retail	367.72	(55.81)	(101.35)	(67.45)	(292.23)
	(b) Group /Corporate	15.15	41.20	5.05	17.42	(0.66)
5	<b>Segment Technical Liabilities:</b>					
	(I) Fire	6,426.16	6,421.24	5,485.70	6,426.16	5,485.70
	(II) Marine	164.82	131.36	110.22	164.82	110.22
	(III) Health Including Personal Accident:-					
	(a) Health Retail	6,478.62	6,093.42	6,276.28	6,478.62	6,276.28
	(b) Health Group	35,879.59	31,585.22	25,312.60	35,879.59	25,312.60
	(c) Health Government Schemes	-	-	-	-	-
	(iv) Motor	1,01,043.15	90,485.25	76,235.50	1,01,043.15	76,235.50
	(v) Miscellaneous :					
	(a) Retail	4,956.56	4,574.42	3,555.79	4,956.56	3,555.79
	(b) Group /Corporate	339.03	328.27	305.40	339.03	305.40

1 Segments include : (i) Fire, (ii) Marine, (iii) Health including Personal Accident - (a) health Retail, (b) Health Group, and (c) Health Government Schemes, (iv) Motor, (v) Miscellaneous - (a) Retail, (b) Group / Corporate, (vi) any other segments which contributes more than 10 percent of the Miscellaneous class of business, (vii) any other class as may be specified by the Authority.

2 Net of provisions for diminution in value of investments

3 The above financial results for the year ended March 31,2024 have been approved by the Audit Committee and the Board of Directors at their meeting held on 24th April,2024 and have been subjected to audit by the statutory auditors.