

**FORM NL-4-PREMIUM SCHEDULE  
PREMIUM EARNED [NET]  
FIRE**

Particulars	For the quarter	Upto the quarter	For the quarter ending	Upto the quarter
	ending 30.09.2016	ending 30.09.2016	30.09.2015	ending 30.09.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	2275836	5914997	2494431	5890646
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-421194	-314135	263467	392320
Gross Earned Premium	2697030	6229132	2230964	5498326
Add: Premium on reinsurance accepted	552082	897373	454360	886179
Less : Premium on reinsurance ceded	1976839	3722720	1255326	3058906
Net Premium	851079	3089650	1693465	3717919
Adjustment for change in reserve for unexpired risks	-421194	-314135	263467	392320
<b>Premium Earned (Net)</b>	<b>1272273</b>	<b>3403785</b>	<b>1429998</b>	<b>3325598</b>

Note: Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.

**MARINE CARGO**

Particulars	For the quarter	Upto the quarter	For the quarter ending	Upto the quarter
	ending 30.09.2016	ending 30.09.2016	30.09.2015	ending 30.09.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	480431	1267965	590498	1406649
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-55826	-64074	-31946	-34021
Gross Earned Premium	536257	1332039	622444	1440670
Add: Premium on reinsurance accepted	2544	5921	2126	4035
Less : Premium on reinsurance ceded	102066	183088	100062	191738
Net Premium	380909	1090798	492562	1218946
Adjustment for change in reserve for unexpired risks	-55826	-64074	-31946	-34021
<b>Premium Earned (Net)</b>	<b>436735</b>	<b>1154872</b>	<b>524508</b>	<b>1252967</b>

Note: Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.

**MARINE HULL**

Particulars	For the quarter	Upto the quarter	For the quarter ending	Upto the quarter
	ending 30.09.2016	ending 30.09.2016	30.09.2015	ending 30.09.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	526813	1015223	591773	1136014
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	18036	-61572	11604	-112205
Gross Earned Premium	508777	1076795	580169	1248219
Add: Premium on reinsurance accepted	30675	49348	8840	24927
Less : Premium on reinsurance ceded	424485	825928	485646	860726
Net Premium	133003	238643	114967	300215
Adjustment for change in reserve for unexpired risks	18036	-61572	11604	-112205
<b>Premium Earned (Net)</b>	<b>114967</b>	<b>300215</b>	<b>103363</b>	<b>412420</b>

Note: Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.

**MARINE TOTAL**

Particulars	For the quarter	Upto the quarter	For the quarter ending	Upto the quarter
	ending 30.09.2016	ending 30.09.2016	30.09.2015	ending 30.09.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	1007244	2283188	1182271	2542663
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-37790	-125646	-20342	-146226
Gross Earned Premium	1045034	2408834	1202613	2688889
Add: Premium on reinsurance accepted	33219	55269	10966	28962
Less : Premium on reinsurance ceded	526551	1009016	585708	1052464
Net Premium	513912	1329441	607529	1519161
Adjustment for change in reserve for unexpired risks	-37790	-125646	-20342	-146226
<b>Premium Earned (Net)</b>	<b>551702</b>	<b>1455087</b>	<b>627871</b>	<b>1665387</b>

Note: Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.

**MOTOR OD**

Particulars	For the quarter	Upto the quarter	For the quarter ending	Upto the quarter
	ending 30.09.2016	ending 30.09.2016	30.09.2015	ending 30.09.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	3540223	7164072	3247463	6493522

Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	121408	311752	166401	277857
Gross Earned Premium	3418815	6852320	3081062	6215665
Add: Premium on reinsurance accepted	264	891	350	933
Less : Premium on reinsurance ceded	192490	372936	142632	325932
Net Premium	3347997	6792027	3105181	6168523
Adjustment for change in reserve for unexpired risks	121408	311752	166401	277857
<b>Premium Earned (Net)</b>	<b>3226589</b>	<b>6480275</b>	<b>2938780</b>	<b>5890666</b>

Note: Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.

#### MOTOR TP NON POOL

Particulars	For the quarter ending 30.09.2016	Upto the quarter ending 30.09.2016	For the quarter ending 30.09.2015	Upto the quarter ending 30.09.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	5579801	11296241	4487247	8890975
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	526892	1138543	194993	473164
Gross Earned Premium	5052909	10157698	4292254	8417811
Add: Premium on reinsurance accepted	44	44	-45	0
Less : Premium on reinsurance ceded	457589	765098	418730	636874
Net Premium	5122256	10531187	4068472	8254101
Adjustment for change in reserve for unexpired risks	526892	1138543	194993	473164
<b>Premium Earned (Net)</b>	<b>4595364</b>	<b>9392644</b>	<b>3873479</b>	<b>7780937</b>

Note: Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.

#### MOTOR TP POOL

Particulars	For the quarter ending 30.09.2016	Upto the quarter ending 30.09.2016	For the quarter ending 30.09.2015	Upto the quarter ending 30.09.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	0	0	0	0
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	0	0	0	0
Gross Earned Premium	0	0	0	0
Add: Premium on reinsurance accepted	0	0	0	0
Less : Premium on reinsurance ceded	0	0	0	0
Net Premium	0	0	0	0
Adjustment for change in reserve for unexpired risks	0	0	0	0
<b>Premium Earned (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Note: Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.

#### MOTOR TP D.R. POOL

Particulars	For the quarter ending 30.09.2016	Upto the quarter ending 30.09.2016	For the quarter ending 30.09.2015	Upto the quarter ending 30.09.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	0	0	116372	241899
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-59552	-101861	54688	55036
Gross Earned Premium	59552	101861	61684	186863
Add: Premium on reinsurance accepted	183587	183587	0	59512
Less : Premium on reinsurance ceded	97992	97992	-88327	12095
Net Premium	85595	85595	204699	289316
Adjustment for change in reserve for unexpired risks	-59552	-101861	54688	55036
<b>Premium Earned (Net)</b>	<b>145147</b>	<b>187456</b>	<b>150011</b>	<b>234280</b>

Note: Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.

#### MOTOR TOTAL

Particulars	For the quarter ending 30.09.2016	Upto the quarter ending 30.09.2016	For the quarter ending 30.09.2015	Upto the quarter ending 30.09.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	9120024	18460313	7851082	15626396
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	588748	1348434	416082	806057
Gross Earned Premium	8531276	17111879	7435000	14820339
Add: Premium on reinsurance accepted	183895	184522	305	60445
Less : Premium on reinsurance ceded	748071	1236026	473035	974901
Net Premium	8555848	17408809	7378352	14711940

Adjustment for change in reserve for unexpired risks	588748	1348434	416082	806057
<b>Premium Earned (Net)</b>	<b>7967100</b>	<b>16060375</b>	<b>6962270</b>	<b>13905883</b>

Note: Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.

#### ENGINEERING

Particulars	For the quarter ending 30.09.2016	Upto the quarter ending 30.09.2016	For the quarter ending 30.09.2015	Upto the quarter ending 30.09.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	633418	1536755	698406	1719850
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-55051	-99248	41514	43797
Gross Earned Premium	688469	1636003	656892	1676053
Add: Premium on reinsurance accepted	104143	160865	33149	171278
Less : Premium on reinsurance ceded	346450	580034	230342	575046
Net Premium	391111	1117586	501213	1316082
Adjustment for change in reserve for unexpired risks	-55051	-99248	41514	43797
<b>Premium Earned (Net)</b>	<b>446162</b>	<b>1216834</b>	<b>459699</b>	<b>1272285</b>

Note: Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.

#### AVIATION

Particulars	For the quarter ending 30.09.2016	Upto the quarter ending 30.09.2016	For the quarter ending 30.09.2015	Upto the quarter ending 30.09.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	314871	511711	263132	489027
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-42367	-32048	31324	35229
Gross Earned Premium	357238	543759	231808	453798
Add: Premium on reinsurance accepted	43872	121099	86925	118742
Less : Premium on reinsurance ceded	350918	560600	257498	471463
Net Premium	7825	72210	92559	136306
Adjustment for change in reserve for unexpired risks	-42367	-32048	31324	35229
<b>Premium Earned (Net)</b>	<b>50192</b>	<b>104258</b>	<b>61235</b>	<b>101077</b>

Note: Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.

#### WORKMEN'S COMPENSATION

Particulars	For the quarter ending 30.09.2016	Upto the quarter ending 30.09.2016	For the quarter ending 30.09.2015	Upto the quarter ending 30.09.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	187375	388181	214806	421852
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-13150	-15961	10025	9066
Gross Earned Premium	200525	404142	204781	412786
Add: Premium on reinsurance accepted	-46	52	0	0
Less : Premium on reinsurance ceded	8602	18467	9780	20165
Net Premium	178727	369766	205026	401687
Adjustment for change in reserve for unexpired risks	-13150	-15961	10025	9066
<b>Premium Earned (Net)</b>	<b>191877</b>	<b>385727</b>	<b>195001</b>	<b>392621</b>

Note: Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.

#### PERSONAL ACCIDENT

Particulars	For the quarter ending 30.09.2016	Upto the quarter ending 30.09.2016	For the quarter ending 30.09.2015	Upto the quarter ending 30.09.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	2313804	2916952	421394	883291
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	728739	799347	8950	65838
Gross Earned Premium	1585065	2117605	412444	817453
Add: Premium on reinsurance accepted	99	106	1324	1417
Less : Premium on reinsurance ceded	464276	503328	30570	69672
Net Premium	1849627	2413730	392148	815036
Adjustment for change in reserve for unexpired risks	728739	799347	8950	65838
<b>Premium Earned (Net)</b>	<b>1120888</b>	<b>1614383</b>	<b>383198</b>	<b>749198</b>

Note: Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.

#### HEALTH

Particulars	For the quarter	Upto the quarter	For the quarter ending	Upto the quarter
	ending 30.09.2016	ending 30.09.2016	30.09.2015	ending 30.09.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	7795440	16185187	6428504	12934480
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	648106	1542805	679906	1071089
Gross Earned Premium	7147334	14642382	5748598	11863391
Add: Premium on reinsurance accepted	0	0	0	191
Less : Premium on reinsurance ceded	391805	811251	321082	646345
Net Premium	7403635	15373936	6107422	12288326
Adjustment for change in reserve for unexpired risks	648106	1542805	679906	1071089
<b>Premium Earned (Net)</b>	<b>6755529</b>	<b>13831131</b>	<b>5427516</b>	<b>11217237</b>

Note: Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.

#### LIABILITY

Particulars	For the quarter	Upto the quarter	For the quarter ending	Upto the quarter
	ending 30.09.2016	ending 30.09.2016	30.09.2015	ending 30.09.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	153519	300244	149826	296065
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-8013	-10295	4610	20594
Gross Earned Premium	161532	310539	145216	275471
Add: Premium on reinsurance accepted	178	217	1938	2045
Less : Premium on reinsurance ceded	33127	59305	15168	36365
Net Premium	120570	241156	136596	261745
Adjustment for change in reserve for unexpired risks	-8013	-10295	4610	20594
<b>Premium Earned (Net)</b>	<b>128583</b>	<b>251451</b>	<b>131986</b>	<b>241151</b>

Note: Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.

#### MISCELLANEOUS OTHERS

Particulars	For the quarter	Upto the quarter	For the quarter ending	Upto the quarter
	ending 30.09.2016	ending 30.09.2016	30.09.2015	ending 30.09.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	4280429	5483363	1088595	2288699
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	1533602	1614612	32372	-7331
Gross Earned Premium	2746827	3868751	1056223	2296030
Add: Premium on reinsurance accepted	61504	153037	20574	72215
Less : Premium on reinsurance ceded	187703	261224	22146	214962
Net Premium	4154230	5375176	1087023	2145952
Adjustment for change in reserve for unexpired risks	1533602	1614612	32372	-7331
<b>Premium Earned (Net)</b>	<b>2620628</b>	<b>3760564</b>	<b>1054651</b>	<b>2153283</b>

Note: Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.

#### MISCELLANEOUS TOTAL

Particulars	For the quarter	Upto the quarter	For the quarter ending	Upto the quarter
	ending 30.09.2016	ending 30.09.2016	30.09.2015	ending 30.09.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	24798880	45782706	17115745	34659660
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	3380614	5147646	1224783	2044339
Gross Earned Premium	21418266	40635060	15890962	32615321
Add: Premium on reinsurance accepted	393644	619897	144215	426333
Less : Premium on reinsurance ceded	2530952	4030235	1359621	3008919
Net Premium	22661572	42372368	15900342	32077074
Adjustment for change in reserve for unexpired risks	3380611	5147646	1224783	2044339
<b>Premium Earned (Net)</b>	<b>19280958</b>	<b>37224722</b>	<b>14675556</b>	<b>30032735</b>

Note: Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.

#### TOTAL (ALL CLASSES)

Particulars	For the quarter	Upto the quarter	For the quarter ending	Upto the quarter
	ending 30.09.2016	ending 30.09.2016	30.09.2015	ending 30.09.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	28081960	53980891	20792447	43092969
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	2921630	4707865	1467908	2290433
Gross Earned Premium	25160330	49273026	19324539	40802536

Add: Premium on reinsurance accepted	978944	1572538	609540	1341474
Less : Premium on reinsurance ceded	5034342	8761971	3200655	7120289
Net Premium	24026562	46791458	18201336	37314154
Adjustment for change in reserve for unexpired risks	2921627	4707865	1467908	2290433
<b>Premium Earned (Net)</b>	21104933	42083594	16733428	35023723

*Note: Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.*