

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

| Particulars  | For the quarter   | Upto 12 months    | For the quarter ending | Upto 12 months    |
|--|-------------------|-------------------|------------------------|-------------------|
|  | ending 31.03.2018 | ending 31.03.2018 | 31.03.2017             | ending 31.03.2017 |
|  | (Rs.'000)         | (Rs.'000)         | (Rs.'000)              | (Rs.'000)         |
| Premium from direct business written                 | 1904930           | 9966243           | 2436545                | 10428854          |
| Service Tax  | 0                 | 0                 | 0                      |                   |
| Adjustment for change in reserve for unexpired risks | -199263           | -59944            | 72109                  | -140142           |
| Gross Earned Premium                                 | 2104193           | 10026187          | 2364436                | 10568996          |
| Add: Premium on reinsurance accepted                 | 363077            | 1744311           | 285330                 | 1607917           |
| Less : Premium on reinsurance ceded                  | 1045589           | 5866688           | 1100931                | 6073017           |
| Net Premium  | 1222418           | 5843866           | 1620944                | 5963754           |
| Adjustment for change in reserve for unexpired risks | -199263           | -59944            | 72109                  | -140142           |
| <b>Premium Earned (Net)</b>                          | <b>1421681</b>    | <b>5903810</b>    | <b>1548835</b>         | <b>6103896</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 12 months    | For the quarter ending | Upto 12 months    |
|--|-------------------|-------------------|------------------------|-------------------|
|  | ending 31.03.2018 | ending 31.03.2018 | 31.03.2017             | ending 31.03.2017 |
|  | (Rs.'000)         | (Rs.'000)         | (Rs.'000)              | (Rs.'000)         |
| Premium from direct business written                 | 476771            | 2130683           | 479582                 | 2251730           |
| Service Tax  | 0                 | 0                 | 0                      |                   |
| Adjustment for change in reserve for unexpired risks | -14488            | -76841            | 14231                  | -87876            |
| Gross Earned Premium                                 | 491259            | 2207524           | 465351                 | 2339606           |
| Add: Premium on reinsurance accepted                 | 3969              | 16677             | 3174                   | 10451             |
| Less : Premium on reinsurance ceded                  | 93999             | 381496            | 67039                  | 342636            |
| Net Premium  | 386741            | 1765864           | 415717                 | 1919545           |
| Adjustment for change in reserve for unexpired risks | -14488            | -76841            | 14231                  | -87876            |
| <b>Premium Earned (Net)</b>                          | <b>401229</b>     | <b>1842705</b>    | <b>401486</b>          | <b>2007421</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 12 months    | For the quarter ending | Upto 12 months    |
|--|-------------------|-------------------|------------------------|-------------------|
|  | ending 31.03.2018 | ending 31.03.2018 | 31.03.2017             | ending 31.03.2017 |
|  | (Rs.'000)         | (Rs.'000)         | (Rs.'000)              | (Rs.'000)         |
| Premium from direct business written                 | 201904            | 1015731           | 353415                 | 1688005           |
| Service Tax  | 0                 | 0                 | 0                      |                   |
| Adjustment for change in reserve for unexpired risks | -21599            | -54009            | 15342                  | -4018             |
| Gross Earned Premium                                 | 223503            | 1069740           | 338073                 | 1692023           |
| Add: Premium on reinsurance accepted                 | 6554              | 44231             | 11368                  | 91037             |
| Less : Premium on reinsurance ceded                  | 123964            | 655140            | 258690                 | 1320211           |
| Net Premium  | 84494             | 404822            | 106093                 | 458831            |
| Adjustment for change in reserve for unexpired risks | -21599            | -54009            | 15342                  | -4018             |
| <b>Premium Earned (Net)</b>                          | <b>106093</b>     | <b>458831</b>     | <b>90751</b>           | <b>462849</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 12 months    | For the quarter ending | Upto 12 months    |
|--|-------------------|-------------------|------------------------|-------------------|
|  | ending 31.03.2018 | ending 31.03.2018 | 31.03.2017             | ending 31.03.2017 |
|  | (Rs.'000)         | (Rs.'000)         | (Rs.'000)              | (Rs.'000)         |
| Premium from direct business written                 | 678675            | 3146414           | 832997                 | 3939735           |
| Service Tax  | 0                 | 0                 | 0                      | 0                 |
| Adjustment for change in reserve for unexpired risks | -36087            | -130850           | 29573                  | -91894            |
| Gross Earned Premium                                 | 714762            | 3277264           | 803424                 | 4031629           |
| Add: Premium on reinsurance accepted                 | 10523             | 60908             | 14542                  | 101488            |
| Less : Premium on reinsurance ceded                  | 217963            | 1036636           | 325729                 | 1662847           |
| Net Premium  | 471235            | 2170686           | 521810                 | 2378376           |
| Adjustment for change in reserve for unexpired risks | -36087            | -130850           | 29573                  | -91894            |
| <b>Premium Earned (Net)</b>                          | <b>507322</b>     | <b>2301536</b>    | <b>492237</b>          | <b>2470270</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 12 months    | For the quarter ending | Upto 12 months    |
|--------------------------------------|-------------------|-------------------|------------------------|-------------------|
|                                      | ending 31.03.2018 | ending 31.03.2018 | 31.03.2017             | ending 31.03.2017 |
|                                      | (Rs.'000)         | (Rs.'000)         | (Rs.'000)              | (Rs.'000)         |
| Premium from direct business written | 4514728           | 16684930          | 4354457                | 15611289          |

|  |                |                 |                |                 |
|--|----------------|-----------------|----------------|-----------------|
| Service Tax  | 0              | 0               | 0              |                 |
| Adjustment for change in reserve for unexpired risks | 78310          | 506027          | 237923         | 740708          |
| Gross Earned Premium                                 | 4436418        | 16178903        | 4116534        | 14870581        |
| Add: Premium on reinsurance accepted                 | 8124           | 9130            | 2810           | 4073            |
| Less : Premium on reinsurance ceded                  | 231240         | 867878          | 222276         | 801234          |
| Net Premium  | 4291612        | 15826182        | 4134991        | 14814128        |
| Adjustment for change in reserve for unexpired risks | 78310          | 506027          | 237923         | 740708          |
| <b>Premium Earned (Net)</b>                          | <b>4213302</b> | <b>15320155</b> | <b>3897068</b> | <b>14073420</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 31.03.2018 | Upto 12 months ending 31.03.2018 | For the quarter ending 31.03.2017 | Upto 12 months ending 31.03.2017 |
|--|-----------------------------------|----------------------------------|-----------------------------------|----------------------------------|
|  | (Rs.'000)                         | (Rs.'000)                        | (Rs.'000)                         | (Rs.'000)                        |
| Premium from direct business written                 | 8530006                           | 28282598                         | 6853131                           | 23681945                         |
| Service Tax  | 0                                 | 0                                | 0                                 |                                  |
| Adjustment for change in reserve for unexpired risks | 810987                            | 2186738                          | 736791                            | 2272907                          |
| Gross Earned Premium                                 | 7719019                           | 26095860                         | 6116340                           | 21409038                         |
| Add: Premium on reinsurance accepted                 | 180                               | 276                              | 0                                 | 98                               |
| Less : Premium on reinsurance ceded                  | 426682                            | 1482867                          | 371601                            | 1255512                          |
| Net Premium  | 8103504                           | 26800007                         | 6481530                           | 22426531                         |
| Adjustment for change in reserve for unexpired risks | 810987                            | 2186738                          | 736791                            | 2272907                          |
| <b>Premium Earned (Net)</b>                          | <b>7292517</b>                    | <b>24613269</b>                  | <b>5744739</b>                    | <b>20153624</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 31.03.2018 | Upto 12 months ending 31.03.2018 | For the quarter ending 31.03.2017 | Upto 12 months ending 31.03.2017 |
|--|-----------------------------------|----------------------------------|-----------------------------------|----------------------------------|
|  | (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 31.03.2018 | Upto 12 months ending 31.03.2018 | For the quarter ending 31.03.2017 | Upto 12 months ending 31.03.2017 |
|--|-----------------------------------|----------------------------------|-----------------------------------|----------------------------------|
|  | (Rs.'000)                         | (Rs.'000)                        | (Rs.'000)                         | (Rs.'000)                        |
| Premium from direct business written                 | 0                                 | 0                                | 0                                 | 0                                |
| Service Tax  | 0                                 | 0                                | 0                                 |                                  |
| Adjustment for change in reserve for unexpired risks | 0                                 | -69205                           | -142463                           | -138363                          |
| Gross Earned Premium                                 | 0                                 | 69205                            | 142463                            | 138363                           |
| Add: Premium on reinsurance accepted                 | 0                                 | 0                                | 0                                 | 236401                           |
| Less : Premium on reinsurance ceded                  | 0                                 | 0                                | 0                                 | 97992                            |
| Net Premium  | 0                                 | 0                                | 0                                 | 138409                           |
| Adjustment for change in reserve for unexpired risks | 0                                 | -69205                           | -142463                           | -138363                          |
| <b>Premium Earned (Net)</b>                          | <b>0</b>                          | <b>69205</b>                     | <b>142463</b>                     | <b>276772</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 31.03.2018 | Upto 12 months ending 31.03.2018 | For the quarter ending 31.03.2017 | Upto 12 months ending 31.03.2017 |
|--|-----------------------------------|----------------------------------|-----------------------------------|----------------------------------|
|  | (Rs.'000)                         | (Rs.'000)                        | (Rs.'000)                         | (Rs.'000)                        |
| Premium from direct business written                 | 13044734                          | 44967528                         | 11207588                          | 39293234                         |
| Service Tax  | 0                                 | 0                                | 0                                 | 0                                |
| Adjustment for change in reserve for unexpired risks | 889297                            | 2623560                          | 832251                            | 2875252                          |
| Gross Earned Premium                                 | 12155437                          | 42343968                         | 10375337                          | 36417982                         |
| Add: Premium on reinsurance accepted                 | 8304                              | 9406                             | 2810                              | 240572                           |
| Less : Premium on reinsurance ceded                  | 657922                            | 2350745                          | 593877                            | 2154738                          |
| Net Premium  | 12395116                          | 42626189                         | 10616521                          | 37379068                         |

|  |          |          |         |          |
|--|----------|----------|---------|----------|
| Adjustment for change in reserve for unexpired risks | 889297   | 2623560  | 832251  | 2875252  |
| <b>Premium Earned (Net)</b>                          | 11505819 | 40002629 | 9784270 | 34503816 |

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 31.03.2018 | Upto 12 months ending 31.03.2018 | For the quarter ending 31.03.2017 | Upto 12 months ending 31.03.2017 |
|--|-----------------------------------|----------------------------------|-----------------------------------|----------------------------------|
|  | (Rs.'000)                         | (Rs.'000)                        | (Rs.'000)                         | (Rs.'000)                        |
| Premium from direct business written                 | 611114                            | 2321128                          | 845858                            | 2911278                          |
| Service Tax  | 0                                 | 0                                | 0                                 |                                  |
| Adjustment for change in reserve for unexpired risks | 5868                              | -17085                           | -88011                            | -258837                          |
| Gross Earned Premium                                 | 605246                            | 2338213                          | 933869                            | 3170115                          |
| Add: Premium on reinsurance accepted                 | 94565                             | 420515                           | 68248                             | 314886                           |
| Less : Premium on reinsurance ceded                  | 177175                            | 713698                           | 397339                            | 1164050                          |
| <b>Net Premium</b>                                   | <b>528504</b>                     | <b>2027945</b>                   | <b>516767</b>                     | <b>2062114</b>                   |
| Adjustment for change in reserve for unexpired risks | 5868                              | -17085                           | -88011                            | -258837                          |
| <b>Premium Earned (Net)</b>                          | <b>522636</b>                     | <b>2045030</b>                   | <b>604778</b>                     | <b>2320951</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 31.03.2018 | Upto 12 months ending 31.03.2018 | For the quarter ending 31.03.2017 | Upto 12 months ending 31.03.2017 |
|--|-----------------------------------|----------------------------------|-----------------------------------|----------------------------------|
|  | (Rs.'000)                         | (Rs.'000)                        | (Rs.'000)                         | (Rs.'000)                        |
| Premium from direct business written                 | 234706                            | 881188                           | 217827                            | 897953                           |
| Service Tax  | 0                                 | 0                                | 0                                 |                                  |
| Adjustment for change in reserve for unexpired risks | 4724                              | 14795                            | 26078                             | 3954                             |
| Gross Earned Premium                                 | 229982                            | 866393                           | 191749                            | 893999                           |
| Add: Premium on reinsurance accepted                 | 107606                            | 232833                           | 47825                             | 211436                           |
| Less : Premium on reinsurance ceded                  | 244295                            | 887689                           | 177082                            | 912646                           |
| <b>Net Premium</b>                                   | <b>98017</b>                      | <b>226332</b>                    | <b>88570</b>                      | <b>196743</b>                    |
| Adjustment for change in reserve for unexpired risks | 4724                              | 14795                            | 26078                             | 3954                             |
| <b>Premium Earned (Net)</b>                          | <b>93293</b>                      | <b>211537</b>                    | <b>62492</b>                      | <b>192789</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 31.03.2018 | Upto 12 months ending 31.03.2018 | For the quarter ending 31.03.2017 | Upto 12 months ending 31.03.2017 |
|--|-----------------------------------|----------------------------------|-----------------------------------|----------------------------------|
|  | (Rs.'000)                         | (Rs.'000)                        | (Rs.'000)                         | (Rs.'000)                        |
| Premium from direct business written                 | 145130                            | 613756                           | 150163                            | 704731                           |
| Service Tax  | 0                                 | 0                                | 0                                 |                                  |
| Adjustment for change in reserve for unexpired risks | -2613                             | -42777                           | -14678                            | -43912                           |
| Gross Earned Premium                                 | 147743                            | 656533                           | 164841                            | 748643                           |
| Add: Premium on reinsurance accepted                 | 0                                 | 50                               | 0                                 | 52                               |
| Less : Premium on reinsurance ceded                  | 7188                              | 29087                            | 6996                              | 34511                            |
| <b>Net Premium</b>                                   | <b>137942</b>                     | <b>584719</b>                    | <b>143167</b>                     | <b>670272</b>                    |
| Adjustment for change in reserve for unexpired risks | -2613                             | -42777                           | -14678                            | -43912                           |
| <b>Premium Earned (Net)</b>                          | <b>140555</b>                     | <b>627496</b>                    | <b>157845</b>                     | <b>714184</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 31.03.2018 | Upto 12 months ending 31.03.2018 | For the quarter ending 31.03.2017 | Upto 12 months ending 31.03.2017 |
|--|-----------------------------------|----------------------------------|-----------------------------------|----------------------------------|
|  | (Rs.'000)                         | (Rs.'000)                        | (Rs.'000)                         | (Rs.'000)                        |
| Premium from direct business written                 | 1954982                           | 5596105                          | 1684765                           | 5268987                          |
| Service Tax  | 0                                 | 0                                | 0                                 |                                  |
| Adjustment for change in reserve for unexpired risks | 134753                            | 378381                           | 516916                            | 1381232                          |
| Gross Earned Premium                                 | 1820229                           | 5217724                          | 1167849                           | 3887755                          |
| Add: Premium on reinsurance accepted                 | 95                                | 1209                             | 22470                             | 11850                            |
| Less : Premium on reinsurance ceded                  | 316114                            | 576093                           | 337777                            | 1016377                          |
| <b>Net Premium</b>                                   | <b>1638963</b>                    | <b>5021221</b>                   | <b>1369458</b>                    | <b>4264460</b>                   |
| Adjustment for change in reserve for unexpired risks | 134753                            | 378381                           | 516916                            | 1381232                          |
| <b>Premium Earned (Net)</b>                          | <b>1504210</b>                    | <b>4642840</b>                   | <b>852542</b>                     | <b>2883228</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 ending 31.03.2018 | Upto 12 months ending 31.03.2018 | For the quarter ending 31.03.2017 | Upto 12 months ending 31.03.2017 |
|--|-----------------------------------|----------------------------------|-----------------------------------|----------------------------------|
|  | (Rs.'000)                         | (Rs.'000)                        | (Rs.'000)                         | (Rs.'000)                        |
| Premium from direct business written                 | 10329061                          | 36084440                         | 9375608                           | 33233925                         |
| Service Tax  | 0                                 | 0                                | 0                                 |                                  |
| Adjustment for change in reserve for unexpired risks | 439540                            | 1289142                          | 1255997                           | 3360151                          |
| Gross Earned Premium                                 | 9889521                           | 34795298                         | 8119611                           | 29873774                         |
| Add: Premium on reinsurance accepted                 | 0                                 | 1936                             | 0                                 | 0                                |
| Less : Premium on reinsurance ceded                  | 544913                            | 1934840                          | 470541                            | 1660673                          |
| Net Premium  | 9784148                           | 34151536                         | 8905067                           | 31573252                         |
| Adjustment for change in reserve for unexpired risks | 439540                            | 1289142                          | 1255997                           | 3360151                          |
| <b>Premium Earned (Net)</b>                          | <b>9344608</b>                    | <b>32862394</b>                  | <b>7649070</b>                    | <b>28213101</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 ending 31.03.2018 | Upto 12 months ending 31.03.2018 | For the quarter ending 31.03.2017 | Upto 12 months ending 31.03.2017 |
|--|-----------------------------------|----------------------------------|-----------------------------------|----------------------------------|
|  | (Rs.'000)                         | (Rs.'000)                        | (Rs.'000)                         | (Rs.'000)                        |
| Premium from direct business written                 | 272388                            | 727765                           | 277418                            | 705399                           |
| Service Tax  | 0                                 | 0                                | 0                                 |                                  |
| Adjustment for change in reserve for unexpired risks | 25723                             | 4164                             | 43447                             | 42381                            |
| Gross Earned Premium                                 | 246665                            | 723601                           | 233971                            | 663018                           |
| Add: Premium on reinsurance accepted                 | 403                               | 60635                            | 59453                             | 59670                            |
| Less : Premium on reinsurance ceded                  | 20444                             | 221817                           | 135970                            | 206814                           |
| Net Premium  | 252347                            | 566583                           | 200901                            | 558255                           |
| Adjustment for change in reserve for unexpired risks | 25723                             | 4164                             | 43447                             | 42381                            |
| <b>Premium Earned (Net)</b>                          | <b>226624</b>                     | <b>562419</b>                    | <b>157454</b>                     | <b>515874</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 ending 31.03.2018 | Upto 12 months ending 31.03.2018 | For the quarter ending 31.03.2017 | Upto 12 months ending 31.03.2017 |
|--|-----------------------------------|----------------------------------|-----------------------------------|----------------------------------|
|  | (Rs.'000)                         | (Rs.'000)                        | (Rs.'000)                         | (Rs.'000)                        |
| Premium from direct business written                 | 2211123                           | 13063818                         | 4107779                           | 13786111                         |
| Service Tax  | 0                                 | 0                                | 0                                 |                                  |
| Adjustment for change in reserve for unexpired risks | 92482                             | -57190                           | 630521                            | 1263027                          |
| Gross Earned Premium                                 | 2118641                           | 13121008                         | 3477258                           | 12523084                         |
| Add: Premium on reinsurance accepted                 | 566655                            | 1047074                          | 996079                            | 1210277                          |
| Less : Premium on reinsurance ceded                  | 800703                            | 7047709                          | 2339368                           | 7818826                          |
| Net Premium  | 1977075                           | 7063183                          | 2764490                           | 7177562                          |
| Adjustment for change in reserve for unexpired risks | 92482                             | -57190                           | 630521                            | 1263027                          |
| <b>Premium Earned (Net)</b>                          | <b>1884593</b>                    | <b>7120373</b>                   | <b>2133969</b>                    | <b>5914535</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 ending 31.03.2018 | Upto 12 months ending 31.03.2018 | For the quarter ending 31.03.2017 | Upto 12 months ending 31.03.2017 |
|--|-----------------------------------|----------------------------------|-----------------------------------|----------------------------------|
|  | (Rs.'000)                         | (Rs.'000)                        | (Rs.'000)                         | (Rs.'000)                        |
| Premium from direct business written                 | 28803238                          | 104255728                        | 27867006                          | 96801618                         |
| Service Tax  | 0                                 | 0                                | 0                                 | 0                                |
| Adjustment for change in reserve for unexpired risks | 1589774                           | 4192990                          | 3202521                           | 8623245                          |
| Gross Earned Premium                                 | 27213464                          | 100062738                        | 24664485                          | 88178373                         |
| Add: Premium on reinsurance accepted                 | 777628                            | 1773658                          | 1196885                           | 2048743                          |
| Less : Premium on reinsurance ceded                  | 2768754                           | 13761678                         | 4458950                           | 14968635                         |
| Net Premium  | 26812112                          | 92267708                         | 24604941                          | 83881726                         |
| Adjustment for change in reserve for unexpired risks | 1589774                           | 4192990                          | 3202521                           | 8623245                          |
| <b>Premium Earned (Net)</b>                          | <b>25222338</b>                   | <b>88074718</b>                  | <b>21402420</b>                   | <b>75258479</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 ending 31.03.2018 | Upto 12 months ending 31.03.2018 | For the quarter ending 31.03.2017 | Upto 12 months ending 31.03.2017 |
|--|-----------------------------------|----------------------------------|-----------------------------------|----------------------------------|
|  | (Rs.'000)                         | (Rs.'000)                        | (Rs.'000)                         | (Rs.'000)                        |
| Premium from direct business written                 | 31386843                          | 117368385                        | 31136548                          | 111170207                        |
| Service Tax  | 0                                 | 0                                | 0                                 | 0                                |
| Adjustment for change in reserve for unexpired risks | 1354424                           | 4002196                          | 3304203                           | 8391209                          |
| Gross Earned Premium                                 | 30032419                          | 113366189                        | 27832345                          | 102778998                        |

|  |          |           |          |          |
|--|----------|-----------|----------|----------|
| Add: Premium on reinsurance accepted                 | 1151228  | 3578877   | 1496757  | 3758148  |
| Less : Premium on reinsurance ceded                  | 4032306  | 20665002  | 5885610  | 22704499 |
| Net Premium  | 28505765 | 100282260 | 26747695 | 92223856 |
| Adjustment for change in reserve for unexpired risks | 1354424  | 4002196   | 3304203  | 8391209  |
| <b>Premium Earned (Net)</b>                          | 27151341 | 96280064  | 23443492 | 83832645 |

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