

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

Particulars	For the quarter ended 30.06.2018	Upto the quarter ended 30.06.2018	For the quarter ended 30.06.2017	Upto the quarter ended 30.06.2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	3654698	3654698	3888179	3888179
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-165887	-165887	1633	1633
Gross Earned Premium	3820585	3820585	3886546	3886546
Add: Premium on reinsurance accepted	463953	463953	260987	260987
Less : Premium on reinsurance ceded	2208588	2208588	1907329	1907329
Net Premium	1910063	1910063	2241837	2241837
Adjustment for change in reserve for unexpired risks	-165887	-165887	1633	1633
Premium Earned (Net)	2075950	2075950	2240204	2240204

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 ended 30.06.2018	Upto the quarter ended 30.06.2018	For the quarter ended 30.06.2017	Upto the quarter ended 30.06.2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	671381	671381	684504	684504
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-13968	-13968	-73079	-73079
Gross Earned Premium	685349	685349	757583	757583
Add: Premium on reinsurance accepted	3880	3880	1069	1069
Less : Premium on reinsurance ceded	139465	139465	121842	121842
Net Premium	535796	535796	563731	563731
Adjustment for change in reserve for unexpired risks	-13968	-13968	-73079	-73079
Premium Earned (Net)	549764	549764	636810	636810

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 ended 30.06.2018	Upto the quarter ended 30.06.2018	For the quarter ended 30.06.2017	Upto the quarter ended 30.06.2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	275119	275119	326919	326919
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	14854	14854	-20429	-20429
Gross Earned Premium	260265	260265	347348	347348
Add: Premium on reinsurance accepted	15574	15574	14149	14149
Less : Premium on reinsurance ceded	190628	190628	255857	255857
Net Premium	100065	100065	85211	85211
Adjustment for change in reserve for unexpired risks	14854	14854	-20429	-20429
Premium Earned (Net)	85211	85211	105640	105640

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 ended 30.06.2018	Upto the quarter ended 30.06.2018	For the quarter ended 30.06.2017	Upto the quarter ended 30.06.2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	946500	946500	1011423	1011423
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	886	886	-93508	-93508
Gross Earned Premium	945614	945614	1104931	1104931
Add: Premium on reinsurance accepted	19454	19454	15218	15218
Less : Premium on reinsurance ceded	330093	330093	377699	377699
Net Premium	635861	635861	648942	648942
Adjustment for change in reserve for unexpired risks	886	886	-93508	-93508
Premium Earned (Net)	634975	634975	742450	742450

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 ended 30.06.2018	Upto the quarter ended 30.06.2018	For the quarter ended 30.06.2017	Upto the quarter ended 30.06.2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	4074533	4074533	3885242	3885242
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	103805	103805	108497	108497
Gross Earned Premium	3970728	3970728	3776745	3776745
Add: Premium on reinsurance accepted	1860	1860	1669	1669
Less : Premium on reinsurance ceded	207760	207760	225887	225887
Net Premium	3868633	3868633	3661024	3661024
Adjustment for change in reserve for unexpired risks	103805	103805	108497	108497
Premium Earned (Net)	3764828	3764828	3552527	3552527

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 ended 30.06.2018	Upto the quarter ended 30.06.2018	For the quarter ended 30.06.2017	Upto the quarter ended 30.06.2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	7124138	7124138	6511199	6511199
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	273953	273953	389417	389417
Gross Earned Premium	6850185	6850185	6121782	6121782
Add: Premium on reinsurance accepted	0	0	0	0
Less : Premium on reinsurance ceded	388467	388467	323434	323434
Net Premium	6735671	6735671	6187765	6187765
Adjustment for change in reserve for unexpired risks	273953	273953	389417	389417
Premium Earned (Net)	6461718	6461718	5798348	5798348

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 ended 30.06.2018	Upto the quarter ended 30.06.2018	For the quarter ended 30.06.2017	Upto the quarter ended 30.06.2017
	(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
Premium Earned (Net)	0	0	0	0

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 ended 30.06.2018	Upto the quarter ended 30.06.2018	For the quarter ended 30.06.2017	Upto the quarter ended 30.06.2017
	(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

Premium Earned (Net)	0	0	0	0
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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 ended 30.06.2018	Upto the quarter ended 30.06.2018	For the quarter ended 30.06.2017	Upto the quarter ended 30.06.2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	11198671	11198671	10396441	10396441
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	377758	377758	497914	497914
Gross Earned Premium	10820913	10820913	9898527	9898527
Add: Premium on reinsurance accepted	1860	1860	1669	1669
Less : Premium on reinsurance ceded	596227	596227	549321	549321
Net Premium	10604304	10604304	9848789	9848789
Adjustment for change in reserve for unexpired risks	377758	377758	497914	497914
Premium Earned (Net)	10226546	10226546	9350875	9350875

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 ended 30.06.2018	Upto the quarter ended 30.06.2018	For the quarter ended 30.06.2017	Upto the quarter ended 30.06.2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	694952	694952	771564	771564
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-84735	-84735	-53472	-53472
Gross Earned Premium	779687	779687	825036	825036
Add: Premium on reinsurance accepted	-57143	-57143	52852	52852
Less : Premium on reinsurance ceded	187747	187747	204884	204884
Net Premium	450062	450062	619532	619532
Adjustment for change in reserve for unexpired risks	-84735	-84735	-53472	-53472
Premium Earned (Net)	534797	534797	673004	673004

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 ended 30.06.2018	Upto the quarter ended 30.06.2018	For the quarter ended 30.06.2017	Upto the quarter ended 30.06.2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	247211	247211	227591	227591
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	24513	24513	10303	10303
Gross Earned Premium	222698	222698	217288	217288
Add: Premium on reinsurance accepted	98955	98955	36926	36926
Less : Premium on reinsurance ceded	212149	212149	179526	179526
Net Premium	134017	134017	84991	84991
Adjustment for change in reserve for unexpired risks	24513	24513	10303	10303
Premium Earned (Net)	109504	109504	74688	74688

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 ended 30.06.2018	Upto the quarter ended 30.06.2018	For the quarter ended 30.06.2017	Upto the quarter ended 30.06.2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	167279	167279	172663	172663
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-2446	-2446	-13314	-13314
Gross Earned Premium	169725	169725	185977	185977
Add: Premium on reinsurance accepted	0	0	0	0
Less : Premium on reinsurance ceded	7758	7758	8251	8251
Net Premium	159521	159521	164412	164412
Adjustment for change in reserve for unexpired risks	-2446	-2446	-13314	-13314

Premium Earned (Net)	161967	161967	177726	177726
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Note: Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head reinsurance premiums.

PERSONAL ACCIDENT

Particulars	For the quarter ended 30.06.2018	Upto the quarter ended 30.06.2018	For the quarter ended 30.06.2017	Upto the quarter ended 30.06.2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	700219	700219	770979	770979
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-32378	-32378	48731	48731
Gross Earned Premium	732597	732597	722248	722248
Add: Premium on reinsurance accepted	22	22	1021	1021
Less : Premium on reinsurance ceded	103432	103432	110435	110435
Net Premium	596809	596809	661565	661565
Adjustment for change in reserve for unexpired risks	-32378	-32378	48731	48731
Premium Earned (Net)	629187	629187	612834	612834

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

HEALTH

Particulars	For the quarter ended 30.06.2018	Upto the quarter ended 30.06.2018	For the quarter ended 30.06.2017	Upto the quarter ended 30.06.2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	9814031	9814031	9156713	9156713
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	314419	314419	363299	363299
Gross Earned Premium	9499612	9499612	8793414	8793414
Add: Premium on reinsurance accepted	0	0	0	0
Less : Premium on reinsurance ceded	488296	488296	459815	459815
Net Premium	9325735	9325735	8696898	8696898
Adjustment for change in reserve for unexpired risks	314419	314419	363299	363299
Premium Earned (Net)	9011316	9011316	8333599	8333599

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

LIABILITY

Particulars	For the quarter ended 30.06.2018	Upto the quarter ended 30.06.2018	For the quarter ended 30.06.2017	Upto the quarter ended 30.06.2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	201266	201266	158025	158025
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	20969	20969	5404	5404
Gross Earned Premium	180297	180297	152621	152621
Add: Premium on reinsurance accepted	595	595	147	147
Less : Premium on reinsurance ceded	28529	28529	26778	26778
Net Premium	173332	173332	131394	131394
Adjustment for change in reserve for unexpired risks	20969	20969	5404	5404
Premium Earned (Net)	152363	152363	125990	125990

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

MISCELLANEOUS OTHERS

Particulars	For the quarter ended 30.06.2018	Upto the quarter ended 30.06.2018	For the quarter ended 30.06.2017	Upto the quarter ended 30.06.2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	5393697	5393697	1477398	1477398
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	303436	303436	74922	74922
Gross Earned Premium	5090261	5090261	1402476	1402476
Add: Premium on reinsurance accepted	22169	22169	242266	242266
Less : Premium on reinsurance ceded	3438205	3438205	348875	348875
Net Premium	1977661	1977661	1370789	1370789
Adjustment for change in reserve for unexpired risks	303436	303436	74922	74922
Premium Earned (Net)	1674225	1674225	1295867	1295867

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 ended 30.06.2018	Upto the quarter ended 30.06.2018	For the quarter ended 30.06.2017	Upto the quarter ended 30.06.2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	28417326	28417326	23131374	23131374
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	921537	921537	933787	933787
Gross Earned Premium	27495790	27495790	22197587	22197587
Add: Premium on reinsurance accepted	66459	66459	334881	334881
Less : Premium on reinsurance ceded	5062341	5062341	1887885	1887885
Net Premium	23421444	23421444	21578370	21578370
Adjustment for change in reserve for unexpired risks	921537	921537	933787	933787
Premium Earned (Net)	22499907	22499907	20644583	20644583

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 ended 30.06.2018	Upto the quarter ended 30.06.2018	For the quarter ended 30.06.2017	Upto the quarter ended 30.06.2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	33018524	33018524	28030976	28030976
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	756536	756536	841912	841912
Gross Earned Premium	32261989	32261989	27189064	27189064
Add: Premium on reinsurance accepted	549866	549866	611086	611086
Less : Premium on reinsurance ceded	7601022	7601022	4172913	4172913
Net Premium	25967368	25967368	24469149	24469149
Adjustment for change in reserve for unexpired risks	756536	756536	841912	841912
Premium Earned (Net)	25210832	25210832	23627237	23627237

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