

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

Particulars	For the quarter ended 30.09.2019 (Rs.'000)	Upto the quarter ended 30.09.2019 (Rs.'000)	For the quarter ended 30.09.2018 (Rs.'000)	Upto the quarter ended 30.09.2018 (Rs.'000)
Premium from direct business written	2926087	7844378	2166692	5821390
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	105155	277454	142983	-22904
Gross Earned Premium	2820932	7566924	2023709	5844294
Add: Premium on reinsurance accepted	637107	776808	532003	995956
Less : Premium on reinsurance ceded	1800230	4603562	1146041	3354629
Net Premium	1762964	4017624	1552654	3462717
Adjustment for change in reserve for unexpired risks	105155	277454	142983	-22904
Premium Earned (Net)	1657809	3740170	1409671	3485621
<i>Note: Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.</i>				
MARINE CARGO				
Particulars	For the quarter ended 30.09.2019 (Rs.'000)	Upto the quarter ended 30.09.2019 (Rs.'000)	For the quarter ended 30.09.2018 (Rs.'000)	Upto the quarter ended 30.09.2018 (Rs.'000)
Premium from direct business written	485368	1139520	434600	1105981
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	21164	8723	-54296	-68264
Gross Earned Premium	464204	1130797	488896	1174245
Add: Premium on reinsurance accepted	13860	19703	36731	40611
Less : Premium on reinsurance ceded	163068	312149	177498	316963
Net Premium	336160	847074	293833	829629
Adjustment for change in reserve for unexpired risks	21164	8723	-54296	-68264
Premium Earned (Net)	314996	838351	348129	897893
<i>Note: Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.</i>				
MARINE HULL				
Particulars	For the quarter ended 30.09.2019 (Rs.'000)	Upto the quarter ended 30.09.2019 (Rs.'000)	For the quarter ended 30.09.2018 (Rs.'000)	Upto the quarter ended 30.09.2018 (Rs.'000)
Premium from direct business written	339274	677272	262829	537948
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-33003	29914	40202	55056
Gross Earned Premium	372277	647358	222627	482892
Add: Premium on reinsurance accepted	15277	98994	64936	80510
Less : Premium on reinsurance ceded	244301	503034	184512	375140
Net Premium	110250	273232	143253	243318
Adjustment for change in reserve for unexpired risks	-33003	29914	40202	55056
Premium Earned (Net)	143253	243318	103051	188262
<i>Note: Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.</i>				
MARINE TOTAL				
Particulars	For the quarter ended 30.09.2019 (Rs.'000)	Upto the quarter ended 30.09.2019 (Rs.'000)	For the quarter ended 30.09.2018 (Rs.'000)	Upto the quarter ended 30.09.2018 (Rs.'000)
Premium from direct business written	824642	1816792	697429	1643929
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-11839	38637	-14094	-13208
Gross Earned Premium	836481	1778155	711523	1657137
Add: Premium on reinsurance accepted	29137	118697	101667	121121
Less : Premium on reinsurance ceded	407369	815183	362010	692103
Net Premium	446410	1120306	437086	1072947
Adjustment for change in reserve for unexpired risks	-11839	38637	-14094	-13208
Premium Earned (Net)	458249	1081669	451180	1086155
<i>Note: Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.</i>				
MOTOR OD				
Particulars	For the quarter ended 30.09.2019 (Rs.'000)	Upto the quarter ended 30.09.2019 (Rs.'000)	For the quarter ended 30.09.2018 (Rs.'000)	Upto the quarter ended 30.09.2018 (Rs.'000)
Premium from direct business written	3152273	6488291	3836029	7910562
Service Tax	0	0	0	0

Adjustment for change in reserve for unexpired risks	-304159	-666725	29672	133477
Gross Earned Premium	3456432	7155016	3806357	7777085
Add: Premium on reinsurance accepted	551	1724	1279	3139
Less : Premium on reinsurance ceded	118669	312357	194836	402596
Net Premium	3034155	6177658	3642472	7511105
Adjustment for change in reserve for unexpired risks	-304159	-666725	29672	133477
Premium Earned (Net)	3338314	6844383	3612800	7377628
<i>Note: Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.</i>				
MOTOR TP NON POOL				
Particulars	For the quarter ended 30.09.2019	Upto the quarter ended 30.09.2019	For the quarter ended 30.09.2018	Upto the quarter ended 30.09.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	7504223	14243279	7016137	14140275
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	219354	53059	325014	598967
Gross Earned Premium	7284869	14190220	6691123	13541308
Add: Premium on reinsurance accepted	0	0	0	0
Less : Premium on reinsurance ceded	419524	755499	370146	758613
Net Premium	7084699	13487780	6645991	13381662
Adjustment for change in reserve for unexpired risks	219354	53059	325014	598967
Premium Earned (Net)	6865345	13434721	6320977	12782695
<i>Note: Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.</i>				
MOTOR TP POOL				
Particulars	For the quarter ended 30.09.2019	Upto the quarter ended 30.09.2019	For the quarter ended 30.09.2018	Upto the quarter ended 30.09.2018
	(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
<i>Note: Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.</i>				
MOTOR TP D.R. POOL				
Particulars	For the quarter ended 30.09.2019	Upto the quarter ended 30.09.2019	For the quarter ended 30.09.2018	Upto the quarter ended 30.09.2018
	(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	99
Gross Earned Premium	0	0	0	-99
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	99
Premium Earned (Net)	0	0	0	-99
<i>Note: Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.</i>				
MOTOR TOTAL				
Particulars	For the quarter ended 30.09.2019	Upto the quarter ended 30.09.2019	For the quarter ended 30.09.2018	Upto the quarter ended 30.09.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	10656496	20731570	10852166	22050837
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-84805	-613666	354785	732543
Gross Earned Premium	10741301	21345236	10497381	21318294
Add: Premium on reinsurance accepted	551	1724	1279	3139
Less : Premium on reinsurance ceded	538193	1067856	564982	1161209
Net Premium	10118854	19665438	10288463	20892767
Adjustment for change in reserve for unexpired risks	-84805	-613666	354785	732543

Premium Earned (Net)	10203659	20279104	9933678	20160224
<i>Note: Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.</i>				
ENGINEERING				
Particulars	For the quarter ended 30.09.2019	Upto the quarter ended 30.09.2019	For the quarter ended 30.09.2018	Upto the quarter ended 30.09.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	552140	1261927	563396	1258348
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-40806	2457	62353	-22382
Gross Earned Premium	592946	1259470	501043	1280730
Add: Premium on reinsurance accepted	133138	190029	247692	190549
Less : Premium on reinsurance ceded	232033	462124	276231	463978
Net Premium	453245	989832	534857	984919
Adjustment for change in reserve for unexpired risks	-40806	2457	62353	-22382
Premium Earned (Net)	494051	987375	472504	1007301
<i>Note: Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.</i>				
AVIATION				
Particulars	For the quarter ended 30.09.2019	Upto the quarter ended 30.09.2019	For the quarter ended 30.09.2018	Upto the quarter ended 30.09.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	207221	363867	351201	598412
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-2775	-1714	47289	71802
Gross Earned Premium	209996	365581	303912	526610
Add: Premium on reinsurance accepted	208123	414791	93501	192456
Less : Premium on reinsurance ceded	307599	534775	331409	543558
Net Premium	107745	243883	113293	247310
Adjustment for change in reserve for unexpired risks	-2775	-1714	47289	71802
Premium Earned (Net)	110520	245597	66004	175508
<i>Note: Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.</i>				
WORKMEN'S COMPENSATION				
Particulars	For the quarter ended 30.09.2019	Upto the quarter ended 30.09.2019	For the quarter ended 30.09.2018	Upto the quarter ended 30.09.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	148725	319354	148410	315689
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	1128	2058	-202	-2648
Gross Earned Premium	147597	317296	148612	318337
Add: Premium on reinsurance accepted	0	0	0	0
Less : Premium on reinsurance ceded	7389	16637	9330	17088
Net Premium	141336	302717	139080	298601
Adjustment for change in reserve for unexpired risks	1128	2058	-202	-2648
Premium Earned (Net)	140208	300659	139282	301249
<i>Note: Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.</i>				
PERSONAL ACCIDENT				
Particulars	For the quarter ended 30.09.2019	Upto the quarter ended 30.09.2019	For the quarter ended 30.09.2018	Upto the quarter ended 30.09.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	690973	1286278	2201638	2901857
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-719988	-642895	61017	28639
Gross Earned Premium	1410961	1929173	2140621	2873218
Add: Premium on reinsurance accepted	2039	2056	0	22
Less : Premium on reinsurance ceded	138258	-17415	206908	310340
Net Premium	554754	1305749	1994730	2591539
Adjustment for change in reserve for unexpired risks	-719988	-642895	61017	28639
Premium Earned (Net)	1274742	1948644	1933713	2562900
<i>Note: Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.</i>				
HEALTH				
Particulars	For the quarter ended 30.09.2019	Upto the quarter ended 30.09.2019	For the quarter ended 30.09.2018	Upto the quarter ended 30.09.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)

Premium from direct business written	11288645	20995292	10360762	20174793
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	479530	436848	999082	1313501
Gross Earned Premium	10809115	20558444	9361680	18861292
Add: Premium on reinsurance accepted	37238	54043	0	0
Less : Premium on reinsurance ceded	539653	1022733	533590	1021886
Net Premium	10786230	20026602	9827172	19152907
Adjustment for change in reserve for unexpired risks	479530	436848	999082	1313501
Premium Earned (Net)	10306700	19589754	8828090	17839406
<i>Note: Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.</i>				
LIABILITY				
Particulars	For the quarter ended 30.09.2019	Upto the quarter ended 30.09.2019	For the quarter ended 30.09.2018	Upto the quarter ended 30.09.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	148925	352468	141493	342759
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-34598	-45283	48038	69007
Gross Earned Premium	183523	397751	93455	273752
Add: Premium on reinsurance accepted	53	193	423	1018
Less : Premium on reinsurance ceded	99426	151146	23168	51697
Net Premium	49552	201515	118748	292080
Adjustment for change in reserve for unexpired risks	-34598	-45283	48038	69007
Premium Earned (Net)	84150	246798	70710	223073
<i>Note: Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.</i>				
MISCELLANEOUS OTHERS				
Particulars	For the quarter ended 30.09.2019	Upto the quarter ended 30.09.2019	For the quarter ended 30.09.2018	Upto the quarter ended 30.09.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	7927814	15222009	5605197	10998894
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	727903	987010	-44213	259223
Gross Earned Premium	7199911	14234999	5649410	10739671
Add: Premium on reinsurance accepted	-120389	-111265	107643	129812
Less : Premium on reinsurance ceded	5442052	10474575	3692688	7130893
Net Premium	2365373	4636169	2020152	3997813
Adjustment for change in reserve for unexpired risks	727903	987010	-44213	259223
Premium Earned (Net)	1637470	3649159	2064365	3738590
<i>Note: Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.</i>				
MISCELLANEOUS TOTAL				
Particulars	For the quarter ended 30.09.2019	Upto the quarter ended 30.09.2019	For the quarter ended 30.09.2018	Upto the quarter ended 30.09.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	31620939	60532765	30224263	58641589
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	325589	124815	1528150	2449685
Gross Earned Premium	31295350	60407950	28696114	56191904
Add: Premium on reinsurance accepted	260753	551571	450539	516997
Less : Premium on reinsurance ceded	7304603	13712431	5638304	10700647
Net Premium	24577089	47371905	25036498	48457936
Adjustment for change in reserve for unexpired risks	325589	124815	1528150	2449685
Premium Earned (Net)	24251500	47247090	23508348	46008251
<i>Note: Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.</i>				
TOTAL (ALL CLASSES)				
Particulars	For the quarter ended 30.09.2019	Upto the quarter ended 30.09.2019	For the quarter ended 30.09.2018	Upto the quarter ended 30.09.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	35371668	70193935	33088384	66106908
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	418905	440906	1657039	2413573
Gross Earned Premium	34952763	69753029	31431346	63693335
Add: Premium on reinsurance accepted	926997	1447076	1084209	1634074
Less : Premium on reinsurance ceded	9512202	19131176	7146355	14747379
Net Premium	26786463	52509835	27026238	52993600

Adjustment for change in reserve for unexpired risks	418905	440906	1657039	2413573
Premium Earned (Net)	26367558	52068929	25369199	50580027

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