

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

Particulars	For the quarter ended 31.12.2019	Upto the quarter ended 31.12.2019	For the quarter ended 31.12.2018	Upto the quarter ended 31.12.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	3149372	10993750	2536314	8357704
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	112831	390285	89298	66394
Gross Earned Premium	3036541	10603465	2447016	8291310
Add: Premium on reinsurance accepted	359859	1136667	392143	1388099
Less : Premium on reinsurance ceded	1992050	6595612	1636938	4991567
Net Premium	1517181	5534805	1291519	4754236
Adjustment for change in reserve for unexpired risks	112831	390285	89298	66394
Premium Earned (Net)	1404350	5144520	1202221	4687842

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 31.12.2019	Upto the quarter ended 31.12.2019	For the quarter ended 31.12.2018	Upto the quarter ended 31.12.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	624139	1763659	497960	1603941
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-3643	5080	-4844	-73108
Gross Earned Premium	627782	1758579	502804	1677049
Add: Premium on reinsurance accepted	12182	31885	15402	56013
Less : Premium on reinsurance ceded	240328	552477	110084	427047
Net Premium	395993	1243067	403278	1232907
Adjustment for change in reserve for unexpired risks	-3643	5080	-4844	-73108
Premium Earned (Net)	399636	1237987	408122	1306015

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 31.12.2019	Upto the quarter ended 31.12.2019	For the quarter ended 31.12.2018	Upto the quarter ended 31.12.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	521570	1198842	288884	826832
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	8015	37929	-32999	22057
Gross Earned Premium	513555	1160913	321883	804775
Add: Premium on reinsurance accepted	18420	117414	18752	99262
Less : Premium on reinsurance ceded	432908	935942	208569	583709
Net Premium	107082	380314	99067	342385
Adjustment for change in reserve for unexpired risks	8015	37929	-32999	22057
Premium Earned (Net)	99067	342385	132066	320328

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 31.12.2019	Upto the quarter ended 31.12.2019	For the quarter ended 31.12.2018	Upto the quarter ended 31.12.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	1145709	2962501	786844	2430773
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	4372	43009	-37843	-51051
Gross Earned Premium	1141337	2919492	824687	2481824
Add: Premium on reinsurance accepted	30602	149299	34154	155275
Less : Premium on reinsurance ceded	673236	1488419	318653	1010756
Net Premium	503075	1623381	502345	1575292
Adjustment for change in reserve for unexpired risks	4372	43009	-37843	-51051
Premium Earned (Net)	498703	1580372	540188	1626343

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 31.12.2019	Upto the quarter ended 31.12.2019	For the quarter ended 31.12.2018	Upto the quarter ended 31.12.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	3495168	9983459	4048453	11959015
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-266338	-933063	-219227	-85750
Gross Earned Premium	3761506	10916522	4267680	12044765
Add: Premium on reinsurance accepted	1133	2857	4798	7937
Less : Premium on reinsurance ceded	177014	489371	201285	603881
Net Premium	3319287	9496945	3851966	11363071
Adjustment for change in reserve for unexpired risks	-266338	-933063	-219227	-85750
Premium Earned (Net)	3585625	10430008	4071193	11448821

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 31.12.2019	Upto the quarter ended 31.12.2019	For the quarter ended 31.12.2018	Upto the quarter ended 31.12.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	7829611	22072890	8094082	22234357
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-135432	-82373	571963	1170930
Gross Earned Premium	7965043	22155263	7522119	21063427
Add: Premium on reinsurance accepted	0	0	0	0
Less : Premium on reinsurance ceded	443774	1199273	437381	1195994
Net Premium	7385837	20873617	7656701	21038363
Adjustment for change in reserve for unexpired risks	-135432	-82373	571963	1170930
Premium Earned (Net)	7521269	20955990	7084738	19867433

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 31.12.2019	Upto the quarter ended 31.12.2019	For the quarter ended 31.12.2018	Upto the quarter ended 31.12.2018
	(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

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 31.12.2019	Upto the quarter ended 31.12.2019	For the quarter ended 31.12.2018	Upto the quarter ended 31.12.2018
	(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

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 31.12.2019	Upto the quarter ended 31.12.2019	For the quarter ended 31.12.2018	Upto the quarter ended 31.12.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	11324779	32056349	12142535	34193372
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-401770	-1015436	352637	1085180
Gross Earned Premium	11726549	33071785	11789898	33108192
Add: Premium on reinsurance accepted	1133	2857	4798	7937
Less : Premium on reinsurance ceded	620788	1688644	638666	1799875
Net Premium	10705124	30370562	11508667	32401434
Adjustment for change in reserve for unexpired risks	-401770	-1015436	352637	1085180
Premium Earned (Net)	11106894	31385998	11156030	31316254

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 31.12.2019	Upto the quarter ended 31.12.2019	For the quarter ended 31.12.2018	Upto the quarter ended 31.12.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	491295	1753222	525733	1784081
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-23457	-21000	17407	-4975
Gross Earned Premium	514752	1774222	508326	1789056
Add: Premium on reinsurance accepted	142897	332926	122802	313351
Less : Premium on reinsurance ceded	176532	638656	143963	607941
Net Premium	457660	1447492	504572	1489491
Adjustment for change in reserve for unexpired risks	-23457	-21000	17407	-4975
Premium Earned (Net)	481117	1468492	487165	1494466

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 31.12.2019	Upto the quarter ended 31.12.2019	For the quarter ended 31.12.2018	Upto the quarter ended 31.12.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	328450	692317	325392	923804
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	103103	101389	70024	141826
Gross Earned Premium	225347	590928	255368	781978
Add: Premium on reinsurance accepted	402628	817419	162971	355427
Less : Premium on reinsurance ceded	360217	894992	323706	867264
Net Premium	370861	614744	164657	411967
Adjustment for change in reserve for unexpired risks	103103	101389	70024	141826
Premium Earned (Net)	267758	513355	94633	270141

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 31.12.2019	Upto the quarter ended 31.12.2019	For the quarter ended 31.12.2018	Upto the quarter ended 31.12.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	144820	464174	159392	475081
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-6609	-4551	4155	1507
Gross Earned Premium	151429	468725	155237	473574
Add: Premium on reinsurance accepted	0	0	51	51
Less : Premium on reinsurance ceded	6848	23485	8253	25341
Net Premium	137972	440689	151190	449791
Adjustment for change in reserve for unexpired risks	-6609	-4551	4155	1507
Premium Earned (Net)	144581	445240	147035	448284

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 ended 31.12.2019	Upto the quarter ended 31.12.2019	For the quarter ended 31.12.2018	Upto the quarter ended 31.12.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	541169	1827447	1098173	4000030
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-160574	-803469	-14899	13740
Gross Earned Premium	701743	2630916	1113072	3986290
Add: Premium on reinsurance accepted	7	2063	3	25
Less : Premium on reinsurance ceded	44124	26709	279976	590316
Net Premium	497052	1802801	818200	3409739
Adjustment for change in reserve for unexpired risks	-160574	-803469	-14899	13740
Premium Earned (Net)	657626	2606270	833099	3395999

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 ended 31.12.2019	Upto the quarter ended 31.12.2019	For the quarter ended 31.12.2018	Upto the quarter ended 31.12.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	11302738	32298030	8563135	28737928
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	1297868	1734716	147570	1461071
Gross Earned Premium	10004870	30563314	8415565	27276857
Add: Premium on reinsurance accepted	-126	53917	43810	43810
Less : Premium on reinsurance ceded	570250	1592983	470320	1492206
Net Premium	10732362	30758964	8136625	27289532
Adjustment for change in reserve for unexpired risks	1297868	1734716	147570	1461071
Premium Earned (Net)	9434494	29024248	7989055	25828461

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 ended 31.12.2019	Upto the quarter ended 31.12.2019	For the quarter ended 31.12.2018	Upto the quarter ended 31.12.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	235006	587474	145985	488744
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	75011	29728	-47346	21661
Gross Earned Premium	159995	557746	193331	467083
Add: Premium on reinsurance accepted	60987	61180	59241	60259
Less : Premium on reinsurance ceded	80496	231642	139749	191446
Net Premium	215497	417012	65477	357557
Adjustment for change in reserve for unexpired risks	75011	29728	-47346	21661
Premium Earned (Net)	140486	387284	112823	335896

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 ended 31.12.2019	Upto the quarter ended 31.12.2019	For the quarter ended 31.12.2018	Upto the quarter ended 31.12.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	4268580	19490589	5399687	16398581
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-1411563	-424553	49739	308962
Gross Earned Premium	5680143	19915142	5349948	16089619
Add: Premium on reinsurance accepted	192004	80739	14701	144513
Less : Premium on reinsurance ceded	3127003	13601578	3708169	10839062
Net Premium	1333581	5969750	1706219	5704032
Adjustment for change in reserve for unexpired risks	-1411563	-424553	49739	308962
Premium Earned (Net)	2745144	6394303	1656480	5395070

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 31.12.2019	Upto the quarter ended 31.12.2019	For the quarter ended 31.12.2018	Upto the quarter ended 31.12.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	28636837	89169602	28360032	87001621
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-527991	-403176	579288	3028972
Gross Earned Premium	29164828	89572778	27780745	83972649
Add: Premium on reinsurance accepted	799530	1351101	408378	925374
Less : Premium on reinsurance ceded	4986258	18698689	5712800	16413449
Net Premium	24450109	71822014	23055610	71513543
Adjustment for change in reserve for unexpired risks	-527991	-403176	579288	3028972
Premium Earned (Net)	24978100	72225190	22476322	68484571

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 31.12.2019	Upto the quarter ended 31.12.2019	For the quarter ended 31.12.2018	Upto the quarter ended 31.12.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	32931918	103125853	31683190	97790098
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-410788	30118	630743	3044315
Gross Earned Premium	33342706	103095735	31052448	94745783
Add: Premium on reinsurance accepted	1189991	2637067	834675	2468748
Less : Premium on reinsurance ceded	7651544	26782720	7668391	22415772
Net Premium	26470365	78980200	24849474	77843071
Adjustment for change in reserve for unexpired risks	-410788	30118	630743	3044315
Premium Earned (Net)	26881153	78950082	24218731	74798756

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