

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

Particulars	For the quarter ended 31.03.2020	Upto the quarter ended 31.03.2020	For the quarter ended 31.03.2019	Upto the quarter ended 31.03.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	3125040	14118790	2315545	10673249
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	123209	513494	109282	175676
Gross Earned Premium	3001831	13605296	2206263	10497573
Add: Premium on reinsurance accepted	209078	1345745	327185	1715284
Less : Premium on reinsurance ceded	1646718	8242330	1201749	6193316
Net Premium	1687400	7222205	1440981	6195217
Adjustment for change in reserve for unexpired risks	123209	513494	109282	175676
Premium Earned (Net)	1564191	6708711	1331699	6019541

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 31.03.2020	Upto the quarter ended 31.03.2020	For the quarter ended 31.03.2019	Upto the quarter ended 31.03.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	540705	2304364	455588	2059529
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-8683	-3603	-13615	-86723
Gross Earned Premium	549388	2307967	469203	2146252
Add: Premium on reinsurance accepted	1010	32895	2912	58925
Less : Premium on reinsurance ceded	199570	752047	98989	526036
Net Premium	342145	1585212	359511	1592418
Adjustment for change in reserve for unexpired risks	-8683	-3603	-13615	-86723
Premium Earned (Net)	350828	1588815	373126	1679141

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 31.03.2020	Upto the quarter ended 31.03.2020	For the quarter ended 31.03.2019	Upto the quarter ended 31.03.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	353486	1552328	606407	1433239
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	53149	91078	-41221	-19164
Gross Earned Premium	300337	1461250	647628	1452403
Add: Premium on reinsurance accepted	13678	131092	770	100032
Less : Premium on reinsurance ceded	270742	1206684	563904	1147613
Net Premium	96422	476736	43273	385658
Adjustment for change in reserve for unexpired risks	53149	91078	-41221	-19164
Premium Earned (Net)	43273	385658	84494	404822

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 31.03.2020	Upto the quarter ended 31.03.2020	For the quarter ended 31.03.2019	Upto the quarter ended 31.03.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	894191	3856692	1061995	3492768
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	44466	87475	-54836	-105887
Gross Earned Premium	849725	3769217	1116831	3598655
Add: Premium on reinsurance accepted	14688	163987	3682	158957
Less : Premium on reinsurance ceded	470312	1958731	662893	1673649
Net Premium	438567	2061948	402784	1978076
Adjustment for change in reserve for unexpired risks	44466	87475	-54836	-105887
Premium Earned (Net)	394101	1974473	457620	2083963

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 31.03.2020	Upto the quarter ended 31.03.2020	For the quarter ended 31.03.2019	Upto the quarter ended 31.03.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	3102954	13086413	3987863	15946878
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-435377	-1368440	-234766	-320516
Gross Earned Premium	3538331	14454853	4222629	16267394
Add: Premium on reinsurance accepted	478	3335	6255	14192
Less : Premium on reinsurance ceded	152106	641477	172037	775918
Net Premium	2951326	12448271	3822081	15185152
Adjustment for change in reserve for unexpired risks	-435377	-1368440	-234766	-320516
Premium Earned (Net)	3386703	13816711	4056846	15505667

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 31.03.2020	Upto the quarter ended 31.03.2020	For the quarter ended 31.03.2019	Upto the quarter ended 31.03.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	7997971	30070861	8442542	30676899
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-209971	-292344	-41393	1129537
Gross Earned Premium	8207942	30363205	8483935	29547362
Add: Premium on reinsurance accepted	0	0	0	0
Less : Premium on reinsurance ceded	397195	1596468	421824	1617818
Net Premium	7600776	28474393	8020718	29059081
Adjustment for change in reserve for unexpired risks	-209971	-292344	-41393	1129537
Premium Earned (Net)	7810747	28766737	8062111	27929544

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 31.03.2020	Upto the quarter ended 31.03.2020	For the quarter ended 31.03.2019	Upto the quarter ended 31.03.2019
	(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 31.03.2020	Upto the quarter ended 31.03.2020	For the quarter ended 31.03.2019	Upto the quarter ended 31.03.2019
	(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 31.03.2020	Upto the quarter ended 31.03.2020	For the quarter ended 31.03.2019	Upto the quarter ended 31.03.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	11100925	43157274	12430405	46623777
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-645348	-1660784	-276159	809021
Gross Earned Premium	11746273	44818058	12706564	45814756
Add: Premium on reinsurance accepted	478	3335	6255	14192
Less : Premium on reinsurance ceded	549301	2237945	593861	2393736
Net Premium	10552102	40922664	11842799	44244233
Adjustment for change in reserve for unexpired risks	-645348	-1660784	-276159	809021
Premium Earned (Net)	11197450	42583448	12118958	43435212

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 31.03.2020	Upto the quarter ended 31.03.2020	For the quarter ended 31.03.2019	Upto the quarter ended 31.03.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	599825	2353047	597234	2381315
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-34077	-55077	-52950	-57925
Gross Earned Premium	633902	2408124	650184	2439240
Add: Premium on reinsurance accepted	46133	379059	47224	360575
Less : Premium on reinsurance ceded	291508	930164	221853	829794
Net Premium	354450	1801942	422605	1912096
Adjustment for change in reserve for unexpired risks	-34077	-55077	-52950	-57925
Premium Earned (Net)	388527	1857019	475555	1970021

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 31.03.2020	Upto the quarter ended 31.03.2020	For the quarter ended 31.03.2019	Upto the quarter ended 31.03.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	332426	1024743	237598	1161402
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	66039	167428	18003	159829
Gross Earned Premium	266387	857315	219595	1001573
Add: Premium on reinsurance accepted	314823	1132242	179845	535272
Less : Premium on reinsurance ceded	381147	1276139	283420	1150684
Net Premium	266102	880846	134023	545990
Adjustment for change in reserve for unexpired risks	66039	167428	18003	159829
Premium Earned (Net)	200063	713418	116020	386161

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 31.03.2020	Upto the quarter ended 31.03.2020	For the quarter ended 31.03.2019	Upto the quarter ended 31.03.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	133617	597791	144788	619869
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-5271	-9822	-172	1335
Gross Earned Premium	138888	607613	144960	618534
Add: Premium on reinsurance accepted	0	0	5	56
Less : Premium on reinsurance ceded	6560	30045	7195	32536
Net Premium	127057	567746	137598	587389
Adjustment for change in reserve for unexpired risks	-5271	-9822	-172	1335
Premium Earned (Net)	132328	577568	137770	586054

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 31.03.2020	Upto the quarter ended 31.03.2020	For the quarter ended 31.03.2019	Upto the quarter ended 31.03.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	558009	2385456	2257345	6257375
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-823075	-1626544	257558	271298
Gross Earned Premium	1381084	4012000	1999787	5986077
Add: Premium on reinsurance accepted	57	2120	102	127
Less : Premium on reinsurance ceded	50136	76845	103368	693684
Net Premium	507930	2310731	2154079	5563818
Adjustment for change in reserve for unexpired risks	-823075	-1626544	257558	271298
Premium Earned (Net)	1331005	3937275	1896521	5292520

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 31.03.2020	Upto the quarter ended 31.03.2020	For the quarter ended 31.03.2019	Upto the quarter ended 31.03.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	14843967	47141997	12143009	40880937
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	1352816	3087532	968213	2429284
Gross Earned Premium	13491151	44054465	11174796	38451653
Add: Premium on reinsurance accepted	-13500	40417	228324	272134
Less : Premium on reinsurance ceded	404262	1997245	650760	2142966
Net Premium	14426205	45185169	11720573	39010105
Adjustment for change in reserve for unexpired risks	1352816	3087532	968213	2429284
Premium Earned (Net)	13073389	42097637	10752360	36580821

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 31.03.2020	Upto the quarter ended 31.03.2020	For the quarter ended 31.03.2019	Upto the quarter ended 31.03.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	190564	778038	295517	784261
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-44976	-15248	-834	20827
Gross Earned Premium	235540	793286	296351	763434
Add: Premium on reinsurance accepted	3063	64243	793	61052
Less : Premium on reinsurance ceded	32899	264541	45631	237077
Net Premium	160728	577740	250679	608236
Adjustment for change in reserve for unexpired risks	-44976	-15248	-834	20827
Premium Earned (Net)	205704	592988	251513	587409

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 31.03.2020	Upto the quarter ended 31.03.2020	For the quarter ended 31.03.2019	Upto the quarter ended 31.03.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	5055688	24546277	5573963	21972544
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	578623	154070	-1573804	-1264842
Gross Earned Premium	4477065	24392207	7147767	23237386
Add: Premium on reinsurance accepted	1408	82147	7397	151910
Less : Premium on reinsurance ceded	2670896	16272474	3476676	14315738
Net Premium	2386200	8355950	2104684	7808716
Adjustment for change in reserve for unexpired risks	578623	154070	-1573804	-1264842
Premium Earned (Net)	1807577	8201880	3678488	9073558

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 31.03.2020	Upto the quarter ended 31.03.2020	For the quarter ended 31.03.2019	Upto the quarter ended 31.03.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	32815021	121984623	33679859	120681480
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	444731	41555	-660144	2368827
Gross Earned Premium	32370290	121943068	34340004	118312653
Add: Premium on reinsurance accepted	352462	1703563	469946	1395319
Less : Premium on reinsurance ceded	4386709	23085398	5382762	21796213
Net Premium	28780774	100602788	28767043	100280583
Adjustment for change in reserve for unexpired risks	444731	41555	-660144	2368827
Premium Earned (Net)	28336043	100561233	29427187	97911756

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 31.03.2020	Upto the quarter ended 31.03.2020	For the quarter ended 31.03.2019	Upto the quarter ended 31.03.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	36834252	139960105	37057399	134847497
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	612406	642524	-605698	2438616
Gross Earned Premium	36221846	139317581	37663098	132408881
Add: Premium on reinsurance accepted	576228	3213295	800813	3269560
Less : Premium on reinsurance ceded	6503739	33286459	7247404	29663178
Net Premium	30906741	109886941	30610808	108453876
Adjustment for change in reserve for unexpired risks	612406	642524	-605698	2438616
Premium Earned (Net)	30294335	109244417	31216506	106015260

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