

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

Particulars	For the quarter ended 30.06.2020	Upto the quarter ended 30.06.2020	For the quarter ended 30.06.2019	Upto the quarter ended 30.06.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	6879970	6879970	4918291	4918291
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	290754	290754	172299	172299
Gross Earned Premium	6589216	6589216	4745992	4745992
Add: Premium on reinsurance accepted	10702	10702	139701	139701
Less : Premium on reinsurance ceded	4054505	4054505	2803332	2803332
Net Premium	2836167	2836167	2254660	2254660
Adjustment for change in reserve for unexpired risks	290754	290754	172299	172299
<b>Premium Earned (Net)</b>	<b>2545413</b>	<b>2545413</b>	<b>2082361</b>	<b>2082361</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 ended 30.06.2020	Upto the quarter ended 30.06.2020	For the quarter ended 30.06.2019	Upto the quarter ended 30.06.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	563623	563623	654152	654152
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-66771	-66771	-12441	-12441
Gross Earned Premium	630394	630394	666593	666593
Add: Premium on reinsurance accepted	2841	2841	5843	5843
Less : Premium on reinsurance ceded	189092	189092	149081	149081
Net Premium	377372	377372	510914	510914
Adjustment for change in reserve for unexpired risks	-66771	-66771	-12441	-12441
<b>Premium Earned (Net)</b>	<b>444143</b>	<b>444143</b>	<b>523355</b>	<b>523355</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 ended 30.06.2020	Upto the quarter ended 30.06.2020	For the quarter ended 30.06.2019	Upto the quarter ended 30.06.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	358596	358596	337998	337998
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-41524	-41524	62917	62917
Gross Earned Premium	400120	400120	275081	275081
Add: Premium on reinsurance accepted	5764	5764	83717	83717
Less : Premium on reinsurance ceded	242902	242902	258733	258733
Net Premium	121458	121458	162982	162982
Adjustment for change in reserve for unexpired risks	-41524	-41524	62917	62917
<b>Premium Earned (Net)</b>	<b>162982</b>	<b>162982</b>	<b>100065</b>	<b>100065</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 ended 30.06.2020	Upto the quarter ended 30.06.2020	For the quarter ended 30.06.2019	Upto the quarter ended 30.06.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	922219	922219	992150	992150
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-108295	-108295	50476	50476
Gross Earned Premium	1030514	1030514	941674	941674
Add: Premium on reinsurance accepted	8605	8605	89560	89560
Less : Premium on reinsurance ceded	431994	431994	407814	407814
Net Premium	498830	498830	673896	673896
Adjustment for change in reserve for unexpired risks	-108295	-108295	50476	50476
<b>Premium Earned (Net)</b>	<b>607125</b>	<b>607125</b>	<b>623420</b>	<b>623420</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 ended 30.06.2020	Upto the quarter ended 30.06.2020	For the quarter ended 30.06.2019	Upto the quarter ended 30.06.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	2161515	2161515	3336018	3336018

Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-563155	-563155	-362566	-362566
Gross Earned Premium	2724670	2724670	3698584	3698584
Add: Premium on reinsurance accepted	147	147	1173	1173
Less : Premium on reinsurance ceded	144468	144468	193688	193688
Net Premium	2017194	2017194	3143503	3143503
Adjustment for change in reserve for unexpired risks	-563155	-563155	-362566	-362566
<b>Premium Earned (Net)</b>	<b>2580349</b>	<b>2580349</b>	<b>3506069</b>	<b>3506069</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 ended 30.06.2020	Upto the quarter ended 30.06.2020	For the quarter ended 30.06.2019	Upto the quarter ended 30.06.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	5076794	5076794	6739056	6739056
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-790458	-790458	-166295	-166295
Gross Earned Premium	5867252	5867252	6905351	6905351
Add: Premium on reinsurance accepted	0	0	0	0
Less : Premium on reinsurance ceded	254628	254628	335975	335975
Net Premium	4822166	4822166	6403081	6403081
Adjustment for change in reserve for unexpired risks	-790458	-790458	-166295	-166295
<b>Premium Earned (Net)</b>	<b>5612624</b>	<b>5612624</b>	<b>6569376</b>	<b>6569376</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 ended 30.06.2020	Upto the quarter ended 30.06.2020	For the quarter ended 30.06.2019	Upto the quarter ended 30.06.2019
	(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
<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 ended 30.06.2020	Upto the quarter ended 30.06.2020	For the quarter ended 30.06.2019	Upto the quarter ended 30.06.2019
	(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
<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 TOTAL

Particulars	For the quarter ended 30.06.2020	Upto the quarter ended 30.06.2020	For the quarter ended 30.06.2019	Upto the quarter ended 30.06.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	7238309	7238309	10075074	10075074
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-1353613	-1353613	-528861	-528861
Gross Earned Premium	8591922	8591922	10603935	10603935
Add: Premium on reinsurance accepted	147	147	1173	1173
Less : Premium on reinsurance ceded	399096	399096	529663	529663
Net Premium	6839360	6839360	9546584	9546584

Adjustment for change in reserve for unexpired risks	-1353613	-1353613	-528861	-528861
<b>Premium Earned (Net)</b>	8192973	8192973	10075445	10075445

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 30.06.2020	Upto the quarter ended 30.06.2020	For the quarter ended 30.06.2019	Upto the quarter ended 30.06.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	598272	598272	709787	709787
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-80531	-80531	43263	43263
Gross Earned Premium	678803	678803	666524	666524
Add: Premium on reinsurance accepted	693	693	56891	56891
Less : Premium on reinsurance ceded	223440	223440	230091	230091
Net Premium	375525	375525	536587	536587
Adjustment for change in reserve for unexpired risks	-80531	-80531	43263	43263
<b>Premium Earned (Net)</b>	456056	456056	493324	493324

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 30.06.2020	Upto the quarter ended 30.06.2020	For the quarter ended 30.06.2019	Upto the quarter ended 30.06.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	299514	299514	156646	156646
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	193065	193065	1061	1061
Gross Earned Premium	106449	106449	155585	155585
Add: Premium on reinsurance accepted	508196	508196	206668	206668
Less : Premium on reinsurance ceded	285442	285442	227176	227176
Net Premium	522268	522268	136138	136138
Adjustment for change in reserve for unexpired risks	193065	193065	1061	1061
<b>Premium Earned (Net)</b>	329203	329203	135077	135077

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 30.06.2020	Upto the quarter ended 30.06.2020	For the quarter ended 30.06.2019	Upto the quarter ended 30.06.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	136167	136167	170629	170629
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-15888	-15888	930	930
Gross Earned Premium	152055	152055	169699	169699
Add: Premium on reinsurance accepted	0	0	0	0
Less : Premium on reinsurance ceded	6561	6561	9248	9248
Net Premium	129606	129606	161381	161381
Adjustment for change in reserve for unexpired risks	-15888	-15888	930	930
<b>Premium Earned (Net)</b>	145494	145494	160451	160451

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 30.06.2020	Upto the quarter ended 30.06.2020	For the quarter ended 30.06.2019	Upto the quarter ended 30.06.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	525360	525360	595305	595305
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-143091	-143091	77093	77093
Gross Earned Premium	668451	668451	518212	518212
Add: Premium on reinsurance accepted	0	0	17	17
Less : Premium on reinsurance ceded	60546	60546	-155673	-155673
Net Premium	464814	464814	750995	750995
Adjustment for change in reserve for unexpired risks	-143091	-143091	77093	77093
<b>Premium Earned (Net)</b>	607905	607905	673902	673902

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 30.06.2020	Upto the quarter ended 30.06.2020	For the quarter ended 30.06.2019	Upto the quarter ended 30.06.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	10775990	10775990	9706647	9706647
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	502700	502700	-42682	-42682
Gross Earned Premium	10273290	10273290	9749329	9749329
Add: Premium on reinsurance accepted	-1032	-1032	16805	16805
Less : Premium on reinsurance ceded	529187	529187	483080	483080
Net Premium	10245771	10245771	9240372	9240372
Adjustment for change in reserve for unexpired risks	502700	502700	-42682	-42682
<b>Premium Earned (Net)</b>	<b>9743071</b>	<b>9743071</b>	<b>9283054</b>	<b>9283054</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 ended 30.06.2020	Upto the quarter ended 30.06.2020	For the quarter ended 30.06.2019	Upto the quarter ended 30.06.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	211674	211674	203543	203543
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	7371	7371	-10685	-10685
Gross Earned Premium	204303	204303	214228	214228
Add: Premium on reinsurance accepted	84	84	140	140
Less : Premium on reinsurance ceded	45054	45054	51720	51720
Net Premium	166704	166704	151963	151963
Adjustment for change in reserve for unexpired risks	7371	7371	-10685	-10685
<b>Premium Earned (Net)</b>	<b>159333</b>	<b>159333</b>	<b>162648</b>	<b>162648</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 ended 30.06.2020	Upto the quarter ended 30.06.2020	For the quarter ended 30.06.2019	Upto the quarter ended 30.06.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	1025581	1025581	7294195	7294195
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-746593	-746593	259107	259107
Gross Earned Premium	1772174	1772174	7035088	7035088
Add: Premium on reinsurance accepted	4152	4152	9124	9124
Less : Premium on reinsurance ceded	144069	144069	5032523	5032523
Net Premium	885664	885664	2270796	2270796
Adjustment for change in reserve for unexpired risks	-746593	-746593	259107	259107
<b>Premium Earned (Net)</b>	<b>1632257</b>	<b>1632257</b>	<b>2011689</b>	<b>2011689</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 ended 30.06.2020	Upto the quarter ended 30.06.2020	For the quarter ended 30.06.2019	Upto the quarter ended 30.06.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	20810867	20810867	28911826	28911826
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-1636580	-1636580	-200773	-200774
Gross Earned Premium	22447447	22447447	29112600	29112600
Add: Premium on reinsurance accepted	512240	512240	290819	290819
Less : Premium on reinsurance ceded	1693395	1693395	6407826	6407826
Net Premium	19629712	19629712	22794819	22794816
Adjustment for change in reserve for unexpired risks	-1636580	-1636580	-200773	-200774
<b>Premium Earned (Net)</b>	<b>21266292</b>	<b>21266292</b>	<b>22995592</b>	<b>22995590</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 ended 30.06.2020	Upto the quarter ended 30.06.2020	For the quarter ended 30.06.2019	Upto the quarter ended 30.06.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	28613056	28613056	34822267	34822267
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-1454121	-1454121	22001	22001
Gross Earned Premium	30067177	30067177	34800266	34800266

Add: Premium on reinsurance accepted	531547	531547	520080	520080
Less : Premium on reinsurance ceded	6179894	6179894	9618972	9618972
Net Premium	22964709	22964709	25723372	25723372
Adjustment for change in reserve for unexpired risks	-1454121	-1454121	22001	22001
<b>Premium Earned (Net)</b>	<b>24418830</b>	<b>24418830</b>	<b>25701371</b>	<b>25701371</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.*