

FORM NL-4-PREMIUM SCHEDULE

PREMIUM EARNED [NET]

FIRE

Particulars	For the quarter ended 30.09.2020	Upto the quarter ended 30.09.2020	For the quarter ended 30.09.2019	Upto the quarter ended 30.09.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	3596663	10476633	2926087	7844378
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-16881	273873	105155	277454
Gross Earned Premium	3613544	10202760	2820932	7566924
Add: Premium on reinsurance accepted	492295	502997	637107	776808
Less : Premium on reinsurance	2359756	6414261	1800230	4603562
Net Premium	1729202	4565369	1762964	4017624
Adjustment for change in reserve for unexpired risks	-16881	273873	105155	277454
Premium Earned (Net)	1746083	4291496	1657809	3740170

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 30.09.2020	Upto the quarter ended 30.09.2020	For the quarter ended 30.09.2019	Upto the quarter ended 30.09.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	457786	1021409	485368	1139520
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	938	-65833	21164	8723
Gross Earned Premium	456848	1087242	464204	1130797
Add: Premium on reinsurance accepted	6695	9536	13860	19703
Less : Premium on reinsurance	126444	315536	163068	312149
Net Premium	338037	715409	336160	847074
Adjustment for change in reserve for unexpired risks	938	-65833	21164	8723
Premium Earned (Net)	337099	781242	314996	838351

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 30.09.2020	Upto the quarter ended 30.09.2020	For the quarter ended 30.09.2019	Upto the quarter ended 30.09.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	480191	838787	339274	677272
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	23769	-17755	-33003	29914
Gross Earned Premium	456422	856542	372277	647358
Add: Premium on reinsurance accepted	7618	13382	15277	98994
Less : Premium on reinsurance	353790	596692	244301	503034
Net Premium	134019	255477	110250	273232
Adjustment for change in reserve for unexpired risks	23769	-17755	-33003	29914
Premium Earned (Net)	110250	273232	143253	243318

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 30.09.2020	Upto the quarter ended 30.09.2020	For the quarter ended 30.09.2019	Upto the quarter ended 30.09.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	937977	1860196	824642	1816792
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	24707	-83588	-11839	38637
Gross Earned Premium	913270	1943784	836481	1778155
Add: Premium on reinsurance accepted	14313	22918	29137	118697
Less : Premium on reinsurance	480234	912228	407369	815183
Net Premium	472056	970886	446410	1120306
Adjustment for change in reserve for unexpired risks	24707	-83588	-11839	38637
Premium Earned (Net)	447349	1054474	458249	1081669

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 30.09.2020	Upto the quarter ended 30.09.2020	For the quarter ended 30.09.2019	Upto the quarter ended 30.09.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	2651179	4812694	3152273	6488291
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-239808	-802963	-304159	-666725
Gross Earned Premium	2890987	5615657	3456432	7155016
Add: Premium on reinsurance accepted	0	147	551	1724
Less : Premium on reinsurance	96641	241109	118669	312357
Net Premium	2554538	4571732	3034155	6177658
Adjustment for change in reserve for unexpired risks	-239808	-802963	-304159	-666725
Premium Earned (Net)	2794346	5374695	3338313	6844382

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 30.09.2020	Upto the quarter ended 30.09.2020	For the quarter ended 30.09.2019	Upto the quarter ended 30.09.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	6511771	11588565	7504223	14243279
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-467303	-1257761	219354	53059
Gross Earned Premium	6979074	12846326	7284869	14190220
Add: Premium on reinsurance accepted	4019	4019	0	0
Less : Premium on reinsurance	365698	620326	419524	755499
Net Premium	6150092	10972258	7084699	13487780
Adjustment for change in reserve for unexpired risks	-467303	-1257761	219354	53059
Premium Earned (Net)	6617395	12230019	6865345	13434721

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 30.09.2020	Upto the quarter ended 30.09.2020	For the quarter ended 30.09.2019	Upto the quarter ended 30.09.2019
	(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	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 30.09.2020	Upto the quarter ended 30.09.2020	For the quarter ended 30.09.2019	Upto the quarter ended 30.09.2019
	(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	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 30.09.2020	Upto the quarter ended 30.09.2020	For the quarter ended 30.09.2019	Upto the quarter ended 30.09.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	9162950	16401259	10656496	20731570
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-707111	-2060724	-84805	-613666
Gross Earned Premium	9870061	18461983	10741301	21345236
Add: Premium on reinsurance accepted	4019	4166	551	1724
Less : Premium on reinsurance	462339	861435	538193	1067856
Net Premium	8704630	15543990	10118854	19665438
Adjustment for change in reserve for unexpired risks	-707111	-2060724	-84805	-613666
Premium Earned (Net)	9411741	17604714	10203659	20279104

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 30.09.2020	Upto the quarter ended 30.09.2020	For the quarter ended 30.09.2019	Upto the quarter ended 30.09.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	533822	1132094	552140	1261927
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-573	-81104	-40806	2457
Gross Earned Premium	534395	1213198	592946	1259470
Add: Premium on reinsurance accepted	116154	116847	133138	190029
Less : Premium on reinsurance	197877	421317	232033	462124
Net Premium	452099	827624	453245	989832
Adjustment for change in reserve for unexpired risks	-573	-81104	-40806	2457
Premium Earned (Net)	452672	908728	494051	987375

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 30.09.2020	Upto the quarter ended 30.09.2020	For the quarter ended 30.09.2019	Upto the quarter ended 30.09.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	328257	627771	207221	363867
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	35032	228097	-2775	-1714
Gross Earned Premium	293225	399674	209996	365581
Add: Premium on reinsurance accepted	182450	690646	208123	414791
Less : Premium on reinsurance	332899	618341	307599	534775
Net Premium	177808	700076	107745	243883
Adjustment for change in reserve for unexpired risks	35032	228097	-2775	-1714
Premium Earned (Net)	142776	471979	110520	245597

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 30.09.2020	Upto the quarter ended 30.09.2020	For the quarter ended 30.09.2019	Upto the quarter ended 30.09.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	143860	280027	148725	319354
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-2395	-18283	1128	2058
Gross Earned Premium	146255	298310	147597	317296
Add: Premium on reinsurance accepted	0	0	0	0
Less : Premium on reinsurance	7315	13876	7389	16637
Net Premium	136545	266151	141336	302717
Adjustment for change in reserve for unexpired risks	-2395	-18283	1128	2058
Premium Earned (Net)	138940	284434	140208	300659

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 30.09.2020	Upto the quarter ended 30.09.2020	For the quarter ended 30.09.2019	Upto the quarter ended 30.09.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	660126	1185486	690973	1286278
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-13272	-156363	-719988	-642895
Gross Earned Premium	673398	1341849	1410961	1929173
Add: Premium on reinsurance accepted	30	30	2039	2056
Less : Premium on reinsurance	131947	192493	138258	-17415
Net Premium	528209	993023	554754	1305749
Adjustment for change in reserve for unexpired risks	-13272	-156363	-719988	-642895
Premium Earned (Net)	541481	1149386	1274742	1948644

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 30.09.2020	Upto the quarter ended 30.09.2020	For the quarter ended 30.09.2019	Upto the quarter ended 30.09.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	14307667	25083657	11288645	20995292
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	1425742	1928442	479530	436848
Gross Earned Premium	12881925	23155215	10809115	20558444
Add: Premium on reinsurance accepted	-1583	-2615	37238	54043
Less : Premium on reinsurance	668369	1197556	539653	1022733
Net Premium	13637715	23883486	10786230	20026602
Adjustment for change in reserve for unexpired risks	1425742	1928442	479530	436848
Premium Earned (Net)	12211973	21955044	10306700	19589754

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 30.09.2020	Upto the quarter ended 30.09.2020	For the quarter ended 30.09.2019	Upto the quarter ended 30.09.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	299847	511521	148925	352468
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	46759	54130	-34598	-45283
Gross Earned Premium	253088	457391	183523	397751
Add: Premium on reinsurance accepted	3359	3443	53	193
Less : Premium on reinsurance	160136	205190	99426	151146
Net Premium	143070	309774	49552	201515
Adjustment for change in reserve for unexpired risks	46759	54130	-34598	-45283
Premium Earned (Net)	96311	255644	84150	246798

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 30.09.2020	Upto the quarter ended 30.09.2020	For the quarter ended 30.09.2019	Upto the quarter ended 30.09.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	5687858	6713439	7927814	15222009
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	2104079	1357486	727903	987010
Gross Earned Premium	3583779	5355953	7199911	14234999
Add: Premium on reinsurance accepted	21021	25173	-120389	-111265
Less : Premium on reinsurance	822907	966976	5442052	10474575
Net Premium	4885972	5771636	2365373	4636169
Adjustment for change in reserve for unexpired risks	2104079	1357486	727903	987010
Premium Earned (Net)	2781893	4414150	1637470	3649159

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 30.09.2020	Upto the quarter ended 30.09.2020	For the quarter ended 30.09.2019	Upto the quarter ended 30.09.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	31124387	51935254	31620939	60532765
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	2888261	1251681	325590	124815
Gross Earned Premium	28236126	50683573	31295350	60407950
Add: Premium on reinsurance accepted	325450	837690	260754	551572
Less : Premium on reinsurance	2783789	4477184	7304601	13712429
Net Premium	28666048	48295760	24577092	47371905
Adjustment for change in reserve for unexpired risks	2888261	1251681	325590	124815
Premium Earned (Net)	25777787	47044079	24251502	47247090

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 30.09.2020	Upto the quarter ended 30.09.2020	For the quarter ended 30.09.2019	Upto the quarter ended 30.09.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	35659027	64272083	35371668	70193935
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	2896087	1441966	418906	440906
Gross Earned Premium	32762940	62830117	34952763	69753029
Add: Premium on reinsurance accepted	832058	1363605	926998	1447077
Less : Premium on reinsurance	5623779	11803673	9512200	19131174
Net Premium	30867306	53832015	26786466	52509835
Adjustment for change in reserve for unexpired risks	2896087	1441966	418906	440906
Premium Earned (Net)	27971219	52390049	26367560	52068929

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