

FORM NL-4-PREMIUM SCHEDULE

PREMIUM EARNED [NET]

FIRE

Particulars	For the quarter ended 31.12.2020 (Rs. '000)	Upto the quarter ended 31.12.2020 (Rs. '000)	For the quarter ended 31.12.2019 (Rs. '000)	Upto the quarter ended 31.12.2019 (Rs. '000)
Premium from direct business written	3562510	14039143	3149372	10993750
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	17548	291421	112831	390285
Gross Earned Premium	3544962	13747722	3036541	10603465
Add: Premium on reinsurance accepted	283366	786363	359859	1136667
Less : Premium on reinsurance ceded	2293599	8707860	1992050	6595612
Net Premium	1552277	6117646	1517181	5534805
Adjustment for change in reserve for unexpired risks	17548	291421	112831	390285
Premium Earned (Net)	1534729	5826225	1404350	5144520

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 31.12.2020 (Rs. '000)	Upto the quarter ended 31.12.2020 (Rs. '000)	For the quarter ended 31.12.2019 (Rs. '000)	Upto the quarter ended 31.12.2019 (Rs. '000)
Premium from direct business written	526978	1548387	624139	1763659
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-554	-66387	-3643	5080
Gross Earned Premium	527532	1614774	627782	1758579
Add: Premium on reinsurance accepted	9408	18944	12182	31885
Less : Premium on reinsurance ceded	141501	457037	240328	552477
Net Premium	394885	1110294	395993	1243067
Adjustment for change in reserve for unexpired risks	-554	-66387	-3643	5080
Premium Earned (Net)	395439	1176681	399636	1237987

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 31.12.2020 (Rs. '000)	Upto the quarter ended 31.12.2020 (Rs. '000)	For the quarter ended 31.12.2019 (Rs. '000)	Upto the quarter ended 31.12.2019 (Rs. '000)
Premium from direct business written	339349	1178136	521570	1198842
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	15227	-2528	8015	37929
Gross Earned Premium	324122	1180664	513555	1160913
Add: Premium on reinsurance accepted	11144	24526	18420	117414
Less : Premium on reinsurance ceded	228184	824876	432908	935942
Net Premium	122309	377786	107082	380314
Adjustment for change in reserve for unexpired risks	15227	-2528	8015	37929
Premium Earned (Net)	107082	380314	99067	342385

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 31.12.2020 (Rs. '000)	Upto the quarter ended 31.12.2020 (Rs. '000)	For the quarter ended 31.12.2019 (Rs. '000)	Upto the quarter ended 31.12.2019 (Rs. '000)
Premium from direct business written	866327	2726523	1145709	2962501
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	14673	-68915	4372	43009
Gross Earned Premium	851654	2795438	1141337	2919492
Add: Premium on reinsurance accepted	20552	43470	30602	149299
Less : Premium on reinsurance ceded	369685	1281913	673236	1488419
Net Premium	517194	1488080	503075	1623381
Adjustment for change in reserve for unexpired risks	14673	-68915	4372	43009
Premium Earned (Net)	502521	1556995	498703	1580372

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 31.12.2020	Upto the quarter ended 31.12.2020	For the quarter ended 31.12.2019	Upto the quarter ended 31.12.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	3209440	8022134	3495168	9983459
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-137281	-940244	-266338	-933063
Gross Earned Premium	3346721	8962378	3761506	10916522
Add: Premium on reinsurance accepted	1194	1341	1133	2857
Less : Premium on reinsurance ceded	165908	407017	177014	489371
Net Premium	3044726	7616458	3319287	9496945
Adjustment for change in reserve for unexpired risks	-137281	-940244	-266338	-933063
Premium Earned (Net)	3182007	8556702	3585626	10430008

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 31.12.2020	Upto the quarter ended 31.12.2020	For the quarter ended 31.12.2019	Upto the quarter ended 31.12.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	7743994	19332559	7829611	22072890
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-31652	-1289413	-135432	-82373
Gross Earned Premium	7775646	20621972	7965043	22155263
Add: Premium on reinsurance accepted	4278	8297	0	0
Less : Premium on reinsurance ceded	425738	1046064	443774	1199273
Net Premium	7322534	18294792	7385837	20873617
Adjustment for change in reserve for unexpired risks	-31652	-1289413	-135432	-82373
Premium Earned (Net)	7354186	19584205	7521269	20955990

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 31.12.2020	Upto the quarter ended 31.12.2020	For the quarter ended 31.12.2019	Upto the quarter ended 31.12.2019
	(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 31.12.2020	Upto the quarter ended 31.12.2020	For the quarter ended 31.12.2019	Upto the quarter ended 31.12.2019
	(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 31.12.2020	Upto the quarter ended 31.12.2020	For the quarter ended 31.12.2019	Upto the quarter ended 31.12.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	10953434	27354693	11324779	32056349
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-168933	-2229657	-401770	-1015436
Gross Earned Premium	11122367	29584350	11726549	33071785
Add: Premium on reinsurance accepted	5472	9638	1133	2857
Less : Premium on reinsurance ceded	591646	1453081	620788	1688644
Net Premium	10367260	25911250	10705124	30370562
Adjustment for change in reserve for unexpired risks	-168933	-2229657	-401770	-1015436
Premium Earned (Net)	10536193	28140907	11106894	31385998

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 31.12.2020 (Rs.'000)	Upto the quarter ended 31.12.2020 (Rs.'000)	For the quarter ended 31.12.2019 (Rs.'000)	Upto the quarter ended 31.12.2019 (Rs.'000)
Premium from direct business written	536984	1669078	491295	1753222
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-10268	-91372	-23457	-21000
Gross Earned Premium	547252	1760450	514752	1774222
Add: Premium on reinsurance accepted	112618	229465	142897	332926
Less : Premium on reinsurance ceded	212478	633795	176532	638656
Net Premium	437124	1264748	457660	1447492
Adjustment for change in reserve for unexpired risks	-10268	-91372	-23457	-21000
Premium Earned (Net)	447392	1356120	481117	1468492

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 31.12.2020 (Rs.'000)	Upto the quarter ended 31.12.2020 (Rs.'000)	For the quarter ended 31.12.2019 (Rs.'000)	Upto the quarter ended 31.12.2019 (Rs.'000)
Premium from direct business written	226277	854048	328450	692317
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	132924	361021	103103	101389
Gross Earned Premium	93353	493027	225347	590928
Add: Premium on reinsurance accepted	679440	1370086	402628	817419
Less : Premium on reinsurance ceded	269008	887349	360217	894992
Net Premium	636709	1336785	370861	614744
Adjustment for change in reserve for unexpired risks	132924	361021	103103	101389
Premium Earned (Net)	503785	975764	267758	513355

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 31.12.2020 (Rs.'000)	Upto the quarter ended 31.12.2020 (Rs.'000)	For the quarter ended 31.12.2019 (Rs.'000)	Upto the quarter ended 31.12.2019 (Rs.'000)
Premium from direct business written	145583	425610	144820	464174
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	370	-17913	-6609	-4551
Gross Earned Premium	145213	443523	151429	468725
Add: Premium on reinsurance accepted	0	0	0	0
Less : Premium on reinsurance ceded	6871	20747	6848	23485
Net Premium	138712	404863	137972	440689
Adjustment for change in reserve for unexpired risks	370	-17913	-6609	-4551
Premium Earned (Net)	138342	422776	144581	445240

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 31.12.2020 (Rs.'000)	Upto the quarter ended 31.12.2020 (Rs.'000)	For the quarter ended 31.12.2019 (Rs.'000)	Upto the quarter ended 31.12.2019 (Rs.'000)
Premium from direct business written	576530	1762016	541169	1827447
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	6449	-149914	-160574	-803469
Gross Earned Premium	570081	1911930	701743	2630916
Add: Premium on reinsurance accepted	0	30	7	2063
Less : Premium on reinsurance ceded	66580	259073	44124	26709
Net Premium	509950	1502973	497052	1802801
Adjustment for change in reserve for unexpired risks	6449	-149914	-160574	-803469
Premium Earned (Net)	503501	1652887	657626	2606270

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 31.12.2020 (Rs.'000)	Upto the quarter ended 31.12.2020 (Rs.'000)	For the quarter ended 31.12.2019 (Rs.'000)	Upto the quarter ended 31.12.2019 (Rs.'000)
Premium from direct business written	10741510	35825167	11302738	32298030
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-245709	1682733	1297868	1734716
Gross Earned Premium	10987219	34142434	10004870	30563314
Add: Premium on reinsurance accepted	15	-2600	-126	53917
Less : Premium on reinsurance ceded	500582	1698138	570250	1592983
Net Premium	10240943	34124429	10732362	30758964
Adjustment for change in reserve for unexpired risks	-245709	1682733	1297868	1734716
Premium Earned (Net)	10486652	32441696	9434494	29024248

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 31.12.2020	Upto the quarter ended 31.12.2020	For the quarter ended 31.12.2019	Upto the quarter ended 31.12.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	131293	642814	235006	587474
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-21166	32964	75011	29728
Gross Earned Premium	152459	609850	159995	557746
Add: Premium on reinsurance accepted	68475	71918	60987	61180
Less : Premium on reinsurance ceded	26603	231793	80496	231642
Net Premium	173165	482939	215497	417012
Adjustment for change in reserve for unexpired risks	-21166	32964	75011	29728
Premium Earned (Net)	194331	449975	140486	387284

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 31.12.2020	Upto the quarter ended 31.12.2020	For the quarter ended 31.12.2019	Upto the quarter ended 31.12.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	2235039	8948478	4268580	19490589
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-1946662	-589176	-1411563	-424553
Gross Earned Premium	4181701	9537654	5680143	19915142
Add: Premium on reinsurance accepted	27644	52817	192004	80739
Less : Premium on reinsurance ceded	666713	1633689	3127003	13601578
Net Premium	1595970	7367606	1333581	5969750
Adjustment for change in reserve for unexpired risks	-1946662	-589176	-1411563	-424553
Premium Earned (Net)	3542632	7956782	3602201	7251360

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 31.12.2020	Upto the quarter ended 31.12.2020	For the quarter ended 31.12.2019	Upto the quarter ended 31.12.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	25546650	77481904	28636837	89169602
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-2252995	-1001314	-527991	-403176
Gross Earned Premium	27799645	78483218	29164828	89572778
Add: Premium on reinsurance accepted	893664	1731354	799530	1351102
Less : Premium on reinsurance ceded	2340481	6817665	4986260	18698689
Net Premium	24099833	72395593	24450109	71822014
Adjustment for change in reserve for unexpired risks	-2252995	-1001314	-527991	-403176
Premium Earned (Net)	26352828	73396907	24978100	72225190

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 31.12.2020	Upto the quarter ended 31.12.2020	For the quarter ended 31.12.2019	Upto the quarter ended 31.12.2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	29975487	94247570	32931918	103125853
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-2220774	-778808	-410788	30118
Gross Earned Premium	32196261	95026378	33342706	103095735
Add: Premium on reinsurance accepted	1197582	2561187	1189990	2637067
Less : Premium on reinsurance ceded	5003765	16807438	7651546	26782720
Net Premium	26169304	80001319	26470365	78980200
Adjustment for change in reserve for unexpired risks	-2220774	-778808	-410788	30118
Premium Earned (Net)	28390078	80780127	26881153	78950082

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