

FORM NL-4-PREMIUM SCHEDULE

PREMIUM EARNED [NET]

FIRE

Particulars	For the quarter ended 31.03.2021	Upto the quarter ended 31.03.2021	For the quarter ended 31.03.2020	Upto the quarter ended 31.03.2020
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	3265337	17304480	3125040	14118790
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-154802	136619	123209	513494
Gross Earned Premium	3420139	17167861	3001831	13605296
Add: Premium on reinsurance accepted	192215	978578	209078	1345745
Less : Premium on reinsurance ceded	2079756	10787616	1646718	8242330
Net Premium	1377796	7495442	1687400	7222205
Adjustment for change in reserve for unexpired risks	-154802	136619	123209	513494
Premium Earned (Net)	1532598	7358823	1564191	6708711

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 31.03.2021	Upto the quarter ended 31.03.2021	For the quarter ended 31.03.2020	Upto the quarter ended 31.03.2020
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	554788	2103175	540705	2304364
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	33671	-32716	-8683	-3603
Gross Earned Premium	521117	2135891	549388	2307967
Add: Premium on reinsurance accepted	1518	20462	1010	32895
Less : Premium on reinsurance ceded	146820	603857	199570	752047
Net Premium	409486	1519780	342145	1585212
Adjustment for change in reserve for unexpired risks	33671	-32716	-8683	-3603
Premium Earned (Net)	375815	1552496	350828	1588815

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 31.03.2021	Upto the quarter ended 31.03.2021	For the quarter ended 31.03.2020	Upto the quarter ended 31.03.2020
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	336585	1514721	353486	1552328
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-4206	-6734	53149	91078
Gross Earned Premium	340791	1521455	300337	1461250
Add: Premium on reinsurance accepted	5933	30459	13678	131092
Less : Premium on reinsurance ceded	250302	1075178	270742	1206684
Net Premium	92216	470002	96422	476736
Adjustment for change in reserve for unexpired risks	-4206	-6734	53149	91078
Premium Earned (Net)	96422	476736	43273	385658

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 31.03.2021	Upto the quarter ended 31.03.2021	For the quarter ended 31.03.2020	Upto the quarter ended 31.03.2020
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	891373	3617896	894191	3856692
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	29465	-39450	44466	87475
Gross Earned Premium	861908	3657346	849725	3769217
Add: Premium on reinsurance accepted	7451	50921	14688	163987
Less : Premium on reinsurance ceded	397122	1679035	470312	1958731
Net Premium	501702	1989782	438567	2061948
Adjustment for change in reserve for unexpired risks	29465	-39450	44466	87475
Premium Earned (Net)	472237	2029232	394101	1974473

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 31.03.2021 (Rs.'000)	Upto the quarter ended 31.03.2021 (Rs.'000)	For the quarter ended 31.03.2020 (Rs.'000)	Upto the quarter ended 31.03.2020 (Rs.'000)
Premium from direct business written	3201604	11223738	3102954	13086413
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	46029	-894215	-435377	-1368440
Gross Earned Premium	3155575	12117953	3538331	14454853
Add: Premium on reinsurance accepted	1132	2473	478	3335
Less : Premium on reinsurance ceded	159353	566370	152106	641477
Net Premium	3043383	10659841	2951326	12448271
Adjustment for change in reserve for unexpired risks	46029	-894215	-435377	-1368440
Premium Earned (Net)	2997354	11554056	3386703	13816711

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 31.03.2021 (Rs.'000)	Upto the quarter ended 31.03.2021 (Rs.'000)	For the quarter ended 31.03.2020 (Rs.'000)	Upto the quarter ended 31.03.2020 (Rs.'000)
Premium from direct business written	7867060	27199619	7997971	30070861
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-70354	-1359767	-209971	-292344
Gross Earned Premium	7937414	28559386	8207942	30363205
Add: Premium on reinsurance accepted	738	9035	0	0
Less : Premium on reinsurance ceded	407731	1453795	397195	1596468
Net Premium	7460067	25754859	7600776	28474393
Adjustment for change in reserve for unexpired risks	-70354	-1359767	-209971	-292344
Premium Earned (Net)	7530421	27114626	7810747	28766737

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 31.03.2021 (Rs.'000)	Upto the quarter ended 31.03.2021 (Rs.'000)	For the quarter ended 31.03.2020 (Rs.'000)	Upto the quarter ended 31.03.2020 (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 31.03.2021 (Rs.'000)	Upto the quarter ended 31.03.2021 (Rs.'000)	For the quarter ended 31.03.2020 (Rs.'000)	Upto the quarter ended 31.03.2020 (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 31.03.2021 (Rs.'000)	Upto the quarter ended 31.03.2021 (Rs.'000)	For the quarter ended 31.03.2020 (Rs.'000)	Upto the quarter ended 31.03.2020 (Rs.'000)
Premium from direct business written	11068664	38423357	11100925	43157274
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-24325	-2253982	-645348	-1660784
Gross Earned Premium	11092989	40677339	11746273	44818058
Add: Premium on reinsurance accepted	1870	11508	478	3335
Less : Premium on reinsurance ceded	567084	2020165	549301	2237945
Net Premium	10503450	36414700	10552102	40922664
Adjustment for change in reserve for unexpired risks	-24325	-2253982	-645348	-1660784
Premium Earned (Net)	10527775	38668682	11197450	42583448

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 31.03.2021 (Rs.'000)	Upto the quarter ended 31.03.2021 (Rs.'000)	For the quarter ended 31.03.2020 (Rs.'000)	Upto the quarter ended 31.03.2020 (Rs.'000)
Premium from direct business written	953801	2622879	599825	2353047
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	121258	29886	-34077	-55077
Gross Earned Premium	832543	2592993	633902	2408124
Add: Premium on reinsurance accepted	183254	412719	46133	379059
Less : Premium on reinsurance ceded	540090	1173885	291508	930164
Net Premium	596965	1861713	354450	1801942
Adjustment for change in reserve for unexpired risks	121258	29886	-34077	-55077
Premium Earned (Net)	475707	1831827	388527	1857019

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 31.03.2021 (Rs.'000)	Upto the quarter ended 31.03.2021 (Rs.'000)	For the quarter ended 31.03.2020 (Rs.'000)	Upto the quarter ended 31.03.2020 (Rs.'000)
Premium from direct business written	392220	1246268	332426	1024743
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-27502	333519	66039	167428
Gross Earned Premium	419722	912749	266387	857315
Add: Premium on reinsurance accepted	242241	1612327	314823	1132242
Less : Premium on reinsurance ceded	423362	1310711	381147	1276139
Net Premium	211099	1547884	266102	880846
Adjustment for change in reserve for unexpired risks	-27502	333519	66039	167428
Premium Earned (Net)	238601	1214365	200063	713418

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 31.03.2021 (Rs.'000)	Upto the quarter ended 31.03.2021 (Rs.'000)	For the quarter ended 31.03.2020 (Rs.'000)	Upto the quarter ended 31.03.2020 (Rs.'000)
Premium from direct business written	129763	555373	133617	597791
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-1899	-19812	-5271	-9822
Gross Earned Premium	131662	575185	138888	607613
Add: Premium on reinsurance accepted	0	0	0	0
Less : Premium on reinsurance ceded	6504	27251	6560	30045
Net Premium	123259	528122	127057	567746
Adjustment for change in reserve for unexpired risks	-1899	-19812	-5271	-9822
Premium Earned (Net)	125158	547934	132328	577568

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 31.03.2021 (Rs.'000)	Upto the quarter ended 31.03.2021 (Rs.'000)	For the quarter ended 31.03.2020 (Rs.'000)	Upto the quarter ended 31.03.2020 (Rs.'000)
Premium from direct business written	650825	2412841	558009	2385456
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	95704	-54210	-823075	-1626544
Gross Earned Premium	555121	2467051	1381084	4012000
Add: Premium on reinsurance accepted	108381	108411	57	2120
Less : Premium on reinsurance ceded	59868	318941	50136	76845
Net Premium	699338	2202311	507930	2310731
Adjustment for change in reserve for unexpired risks	95704	-54210	-823075	-1626544
Premium Earned (Net)	603634	2256521	1331005	3937275

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 31.03.2021 (Rs.'000)	Upto the quarter ended 31.03.2021 (Rs.'000)	For the quarter ended 31.03.2020 (Rs.'000)	Upto the quarter ended 31.03.2020 (Rs.'000)
Premium from direct business written	12383541	48208708	14843967	47141997
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-861764	820969	1352816	3087532
Gross Earned Premium	13245305	47387739	13491151	44054465
Add: Premium on reinsurance accepted	872480	869880	-13500	40417
Less : Premium on reinsurance ceded	553343	2251481	404262	1997245
Net Premium	12702678	46827107	14426205	45185169
Adjustment for change in reserve for unexpired risks	-861764	820969	1352816	3087532
Premium Earned (Net)	13564442	46006138	13073389	42097637

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 31.03.2021 (Rs.'000)	Upto the quarter ended 31.03.2021 (Rs.'000)	For the quarter ended 31.03.2020 (Rs.'000)	Upto the quarter ended 31.03.2020 (Rs.'000)
Premium from direct business written	249465	892279	190564	778038
Service Tax	0	0	0	0

Adjustment for change in reserve for unexpired risks	43571	76535	-44976	-15248
Gross Earned Premium	205894	815744	235540	793286
Add: Premium on reinsurance accepted	26650	98568	3063	64243
Less : Premium on reinsurance ceded	28245	260038	32899	264541
Net Premium	247870	730809	160728	577740
Adjustment for change in reserve for unexpired risks	43571	76535	-44976	-15248
Premium Earned (Net)	204299	654274	205704	592988

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 31.03.2021 (Rs.'000)	Upto the quarter ended 31.03.2021 (Rs.'000)	For the quarter ended 31.03.2020 (Rs.'000)	Upto the quarter ended 31.03.2020 (Rs.'000)
Premium from direct business written	3241643	12190121	5055688	24546277
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	1262852	673676	578623	154070
	1978791	11516445	4477065	24392207
Gross Earned Premium				
Add: Premium on reinsurance accepted	-3834	48983	1408	82147
Less : Premium on reinsurance ceded	129708	1763397	2670896	16272474
Net Premium	3108101	10475707	2386200	8355950
Adjustment for change in reserve for unexpired risks	1262852	673676	578623	154070
Premium Earned (Net)	1845249	9802031	950520	8201880

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 31.03.2021 (Rs.'000)	Upto the quarter ended 31.03.2021 (Rs.'000)	For the quarter ended 31.03.2020 (Rs.'000)	Upto the quarter ended 31.03.2020 (Rs.'000)
Premium from direct business written	29069922	106551826	32815021	121984623
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	607895	-393419	444731	41555
Gross Earned Premium	28462027	106945245	32370290	121943068
Add: Premium on reinsurance accepted	1431042	3162396	352462	1703564
Less : Premium on reinsurance ceded	2308204	9125869	4386711	23085398
Net Premium	28192760	100588353	28780774	100602788
Adjustment for change in reserve for unexpired risks	607895	-393419	444731	41555
Premium Earned (Net)	27584865	100981772	28336043	100561233

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 31.03.2021 (Rs.'000)	Upto the quarter ended 31.03.2021 (Rs.'000)	For the quarter ended 31.03.2020 (Rs.'000)	Upto the quarter ended 31.03.2020 (Rs.'000)
Premium from direct business written	33226632	127474202	36834252	139960105
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	482558	-296250	612406	642524
Gross Earned Premium	32744074	127770452	36221846	139317581
Add: Premium on reinsurance accepted	1630708	4191895	576227	3213295
Less : Premium on reinsurance ceded	4785082	21592520	6503741	33286459
Net Premium	30072258	110073577	30906741	109886941
Adjustment for change in reserve for unexpired risks	482558	-296250	612406	642524
Premium Earned (Net)	29589700	110369827	30294335	109244417

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