

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

Particulars	For the quarter ending 30.06.2016	Upto the quarter ending 30.06.2016	For the quarter ending 30.06.2015	Upto the quarter ending 30.06.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	3639161	3639161	3396215	3396215
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	107059	107059	128853	128853
Gross Earned Premium	3532102	3532102	3267362	3267362
Add: Premium on reinsurance accepted	345291	345291	431819	431819
Less : Premium on reinsurance ceded	1745881	1745881	1803580	1803580
Net Premium	2238571	2238571	2024454	2024454
Adjustment for change in reserve for unexpired risks	107059	107059	128853	128853
Premium Earned (Net)	2131512	2131512	1895600	1895600

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 ending 30.06.2016	Upto the quarter ending 30.06.2016	For the quarter ending 30.06.2015	Upto the quarter ending 30.06.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	787534	787534	816151	816151
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-8248	-8248	-2075	-2075
Gross Earned Premium	795782	795782	818226	818226
Add: Premium on reinsurance accepted	3377	3377	1909	1909
Less : Premium on reinsurance ceded	81022	81022	91676	91676
Net Premium	709889	709889	726384	726384
Adjustment for change in reserve for unexpired risks	-8248	-8248	-2075	-2075
Premium Earned (Net)	718137	718137	728459	728459

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 ending 30.06.2016	Upto the quarter ending 30.06.2016	For the quarter ending 30.06.2015	Upto the quarter ending 30.06.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	488410	488410	544241	544241
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-79608	-79608	-123809	-123809
Gross Earned Premium	568018	568018	668050	668050
Add: Premium on reinsurance accepted	18673	18673	16087	16087
Less : Premium on reinsurance ceded	401443	401443	375080	375080
Net Premium	105640	105640	185248	185248
Adjustment for change in reserve for unexpired risks	-79608	-79608	-123809	-123809
Premium Earned (Net)	185248	185248	309057	309057

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 ending 30.06.2016	Upto the quarter ending 30.06.2016	For the quarter ending 30.06.2015	Upto the quarter ending 30.06.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	1275944	1275944	1360392	1360392
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-87856	-87856	-125884	-125884
Gross Earned Premium	1363800	1363800	1486276	1486276
Add: Premium on reinsurance accepted	22050	22050	17996	17996

Less : Premium on reinsurance ceded	482465	482465	466756	466756
Net Premium	815529	815529	911632	911632
Adjustment for change in reserve for unexpired risks	-87856	-87856	-125884	-125884
Premium Earned (Net)	903385	903385	1037516	1037516

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 ending 30.06.2016	Upto the quarter ending 30.06.2016	For the quarter ending 30.06.2015	Upto the quarter ending 30.06.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	3623849	3623849	3246059	3246059
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	190344	190344	111456	111456
Gross Earned Premium	3433505	3433505	3134603	3134603
Add: Premium on reinsurance accepted	627	627	583	583
Less : Premium on reinsurance ceded	180446	180446	183300	183300
Net Premium	3444030	3444030	3063342	3063342
Adjustment for change in reserve for unexpired risks	190344	190344	111456	111456
Premium Earned (Net)	3253686	3253686	2951886	2951886

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 ending 30.06.2016	Upto the quarter ending 30.06.2016	For the quarter ending 30.06.2015	Upto the quarter ending 30.06.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	5716440	5716440	4403728	4403728
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	611651	611651	278171	278171
Gross Earned Premium	5104789	5104789	4125557	4125557
Add: Premium on reinsurance accepted	0	0	45	45
Less : Premium on reinsurance ceded	307509	307509	218144	218144
Net Premium	5408931	5408931	4185629	4185629
Adjustment for change in reserve for unexpired risks	611651	611651	278171	278171
Premium Earned (Net)	4797280	4797280	3907458	3907458

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 ending 30.06.2016	Upto the quarter ending 30.06.2016	For the quarter ending 30.06.2015	Upto the quarter ending 30.06.2015
	(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 ending 30.06.2016	Upto the quarter ending 30.06.2016	For the quarter ending 30.06.2015	Upto the quarter ending 30.06.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)

Premium from direct business written	0	0	125527	125527
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-42309	-42309	348	348
Gross Earned Premium	42309	42309	125179	125179
Add: Premium on reinsurance accepted	0	0	59512	59512
Less : Premium on reinsurance ceded	0	0	100422	100422
Net Premium	0	0	84617	84617
Adjustment for change in reserve for unexpired risks	-42309	-42309	348	348
Premium Earned (Net)	42309	42309	84269	84269

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

MOTOR TOTAL

Particulars	For the quarter ending 30.06.2016	Upto the quarter ending 30.06.2016	For the quarter ending 30.06.2015	Upto the quarter ending 30.06.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	9340289	9340289	7775314	7775314
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	759686	759686	389975	389975
Gross Earned Premium	8580603	8580603	7385339	7385339
Add: Premium on reinsurance accepted	627	627	60140	60140
Less : Premium on reinsurance ceded	487955	487955	501866	501866
Net Premium	8852961	8852961	7333588	7333588
Adjustment for change in reserve for unexpired risks	759686	759686	389975	389975
Premium Earned (Net)	8093275	8093275	6943613	6943613

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

ENGINEERING

Particulars	For the quarter ending 30.06.2016	Upto the quarter ending 30.06.2016	For the quarter ending 30.06.2015	Upto the quarter ending 30.06.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	903337	903337	1021444	1021444
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-44197	-44197	2283	2283
Gross Earned Premium	947534	947534	1019161	1019161
Add: Premium on reinsurance accepted	56722	56722	138129	138129
Less : Premium on reinsurance ceded	233584	233584	344704	344704
Net Premium	726475	726475	814869	814869
Adjustment for change in reserve for unexpired risks	-44197	-44197	2283	2283
Premium Earned (Net)	770672	770672	812586	812586

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

AVIATION

Particulars	For the quarter ending 30.06.2016	Upto the quarter ending 30.06.2016	For the quarter ending 30.06.2015	Upto the quarter ending 30.06.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	196840	196840	225895	225895
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	10319	10319	3905	3905
Gross Earned Premium	186521	186521	221990	221990
Add: Premium on reinsurance accepted	77227	77227	31817	31817
Less : Premium on reinsurance ceded	209682	209682	213965	213965
Net Premium	64385	64385	43747	43747
Adjustment for change in reserve for unexpired risks	10319	10319	3905	3905

Premium Earned (Net)	54066	54066	39842	39842
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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 ending 30.06.2016	Upto the quarter ending 30.06.2016	For the quarter ending 30.06.2015	Upto the quarter ending 30.06.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	200806	200806	207046	207046
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-2811	-2811	-959	-959
Gross Earned Premium	203617	203617	208005	208005
Add: Premium on reinsurance accepted	98	98	0	0
Less : Premium on reinsurance ceded	9865	9865	10385	10385
Net Premium	191039	191039	196661	196661
Adjustment for change in reserve for unexpired risks	-2811	-2811	-959	-959
Premium Earned (Net)	193850	193850	197620	197620

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 ending 30.06.2016	Upto the quarter ending 30.06.2016	For the quarter ending 30.06.2015	Upto the quarter ending 30.06.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	603148	603148	461897	461897
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	70608	70608	56888	56888
Gross Earned Premium	532540	532540	405009	405009
Add: Premium on reinsurance accepted	7	7	93	93
Less : Premium on reinsurance ceded	39052	39052	39102	39102
Net Premium	564103	564103	422888	422888
Adjustment for change in reserve for unexpired risks	70608	70608	56888	56888
Premium Earned (Net)	493495	493495	366000	366000

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 ending 30.06.2016	Upto the quarter ending 30.06.2016	For the quarter ending 30.06.2015	Upto the quarter ending 30.06.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	8389747	8389747	6505976	6505976
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	894699	894699	391183	391183
Gross Earned Premium	7495048	7495048	6114793	6114793
Add: Premium on reinsurance accepted	0	0	191	191
Less : Premium on reinsurance ceded	419446	419446	325263	325263
Net Premium	7970301	7970301	6180904	6180904
Adjustment for change in reserve for unexpired risks	894699	894699	391183	391183
Premium Earned (Net)	7075602	7075602	5789721	5789721

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 ending 30.06.2016	Upto the quarter ending 30.06.2016	For the quarter ending 30.06.2015	Upto the quarter ending 30.06.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	146725	146725	146239	146239
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-2282	-2282	15984	15984
Gross Earned Premium	149007	149007	130255	130255

Add: Premium on reinsurance accepted	39	39	107	107
Less : Premium on reinsurance ceded	26178	26178	21197	21197
Net Premium	120586	120586	125149	125149
Adjustment for change in reserve for unexpired risks	-2282	-2282	15984	15984
Premium Earned (Net)	122868	122868	109165	109165

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 ending 30.06.2016	Upto the quarter ending 30.06.2016	For the quarter ending 30.06.2015	Upto the quarter ending 30.06.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	1202934	1202934	1200104	1200104
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	81010	81010	-39703	-39703
Gross Earned Premium	1121924	1121924	1239807	1239807
Add: Premium on reinsurance accepted	91533	91533	51641	51641
Less : Premium on reinsurance ceded	73521	73521	192816	192816
Net Premium	1220946	1220946	1058929	1058929
Adjustment for change in reserve for unexpired risks	81010	81010	-39703	-39703
Premium Earned (Net)	1139936	1139936	1098632	1098632

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 ending 30.06.2016	Upto the quarter ending 30.06.2016	For the quarter ending 30.06.2015	Upto the quarter ending 30.06.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	20983826	20983826	17543913	17543913
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	1767035	1767035	819556	819556
Gross Earned Premium	19216791	19216791	16724359	16724359
Add: Premium on reinsurance accepted	226253	226253	282118	282118
Less : Premium on reinsurance ceded	1499283	1499283	1649298	1649298
Net Premium	19710796	19710796	16176732	16176732
Adjustment for change in reserve for unexpired risks	1767035	1767035	819556	819556
Premium Earned (Net)	17943764	17943764	15357179	15357179

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 ending 30.06.2016	Upto the quarter ending 30.06.2016	For the quarter ending 30.06.2015	Upto the quarter ending 30.06.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	25898931	25898931	22300522	22300521
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	1786236	1786238	822521	822523
Gross Earned Premium	24112693	24112693	21477997	21477997
Add: Premium on reinsurance accepted	593593	593593	731931	731932
Less : Premium on reinsurance ceded	3727627	3727627	3919634	3919634
Net Premium	22764897	22764897	19112818	19112818
Adjustment for change in reserve for unexpired risks	1786238	1786238	822525	822525
Premium Earned (Net)	20978661	20978661	18290295	18290295

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