

FORM NL-4-PREMIUM SCHEDULE

PREMIUM EARNED [NET]

FIRE

Particulars	For the quarter ending 31.03.2016	Upto the quarter ending 31.03.2016	For the quarter ending 31.03.2015	Upto the quarter ending 31.03.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	2438287	10475353	2331829	10127767
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	349546	588123	-514275	-832422
Gross Earned Premium	2088741	9887230	2846104	10960189
Add: Premium on reinsurance accepted	239840	1294454	323228	1283153
Less : Premium on reinsurance ceded	1201402	5525769	1877424	6343128
Net Premium	1476725	6244038	777633	5067792
Adjustment for change in reserve for unexpired risks	349546	588123	-514275	-832422
Premium Earned (Net)	1127179	5655915	1291908	5900213

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 31.03.2016	Upto the quarter ending 31.03.2016	For the quarter ending 31.03.2015	Upto the quarter ending 31.03.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	465302	2432650	533360	2475789
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-19904	-26942	-40496	-108331
Gross Earned Premium	485206	2459592	573856	2584120
Add: Premium on reinsurance accepted	6421	13329	4320	17279
Less : Premium on reinsurance ceded	84469	350682	110618	343888
Net Premium	387254	2095297	427062	2149180
Adjustment for change in reserve for unexpired risks	-19904	-26942	-40496	-108331
Premium Earned (Net)	407158	2122239	467558	2257511

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 31.03.2016	Upto the quarter ending 31.03.2016	For the quarter ending 31.03.2015	Upto the quarter ending 31.03.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	457580	1992781	173771	1738904
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-122105	-316754	43304	35260
Gross Earned Premium	579685	2309535	130467	1703644
Add: Premium on reinsurance accepted	28081	97383	83221	254662
Less : Premium on reinsurance ceded	394910	1627315	44136	1213963
Net Premium	90751	462849	212856	779603
Adjustment for change in reserve for unexpired risks	-122105	-316754	43304	35260
Premium Earned (Net)	212856	779603	169552	744343

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 31.03.2016	Upto the quarter ending 31.03.2016	For the quarter ending 31.03.2015	Upto the quarter ending 31.03.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	922882	4425431	707131	4214693
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-142009	-343696	2808	-73071
Gross Earned Premium	1064891	4769127	704323	4287764
Add: Premium on reinsurance accepted	34502	110712	87541	271941

Less : Premium on reinsurance ceded	479379	1977997	154754	1557851
Net Premium	478005	2558146	639918	2928783
Adjustment for change in reserve for unexpired risks	-142009	-343696	2808	-73071
Premium Earned (Net)	620014	2901842	637110	3001854

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 31.03.2016	Upto the quarter ending 31.03.2016	For the quarter ending 31.03.2015	Upto the quarter ending 31.03.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	3852286	14015196	3430930	12613383
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	194845	704590	96477	278700
Gross Earned Premium	3657441	13310606	3334453	12334683
Add: Premium on reinsurance accepted	2668	6384	1277	2357
Less : Premium on reinsurance ceded	195809	688868	162751	692207
Net Premium	3659145	13332712	3269456	11923533
Adjustment for change in reserve for unexpired risks	194845	704590	96477	278700
Premium Earned (Net)	3464300	12628122	3172979	11644833

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 31.03.2016	Upto the quarter ending 31.03.2016	For the quarter ending 31.03.2015	Upto the quarter ending 31.03.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	5257231	18844796	4391011	16057225
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	418471	1315541	280629	1058235
Gross Earned Premium	4838760	17529255	4110382	14998990
Add: Premium on reinsurance accepted	127	206	395	527
Less : Premium on reinsurance ceded	249410	964284	220400	808116
Net Premium	5007948	17880718	4171006	15249636
Adjustment for change in reserve for unexpired risks	418471	1315541	280629	1058235
Premium Earned (Net)	4589477	16565177	3890377	14191401

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 31.03.2016	Upto the quarter ending 31.03.2016	For the quarter ending 31.03.2015	Upto the quarter ending 31.03.2015
	(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 31.03.2016	Upto the quarter ending 31.03.2016	For the quarter ending 31.03.2015	Upto the quarter ending 31.03.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)

Premium from direct business written	130656	484145	124033	473928
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	80037	13995	56896	-101048
Gross Earned Premium	50619	470150	67137	574976
Add: Premium on reinsurance accepted	160801	220313	100045	292358
Less : Premium on reinsurance ceded	6532	289324	99226	379142
Net Premium	284925	415134	124852	387144
Adjustment for change in reserve for unexpired risks	80037	13995	56896	-101048
Premium Earned (Net)	204888	401139	67956	488192

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 ending 31.03.2016	Upto the quarter ending 31.03.2016	For the quarter ending 31.03.2015	Upto the quarter ending 31.03.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	9240173	33344137	7945974	29144536
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	693353	2034126	434002	1235887
Gross Earned Premium	8546820	31310011	7511972	27908649
Add: Premium on reinsurance accepted	163596	226903	101717	295242
Less : Premium on reinsurance ceded	451751	1942476	482377	1879465
Net Premium	8952018	31628564	7565314	27560313
Adjustment for change in reserve for unexpired risks	693353	2034126	434002	1235887
Premium Earned (Net)	8258665	29594438	7131312	26324426

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 ending 31.03.2016	Upto the quarter ending 31.03.2016	For the quarter ending 31.03.2015	Upto the quarter ending 31.03.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	856278	3316409	980296	3559777
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-34908	54184	58441	-260912
Gross Earned Premium	891186	3262225	921855	3820689
Add: Premium on reinsurance accepted	132574	428515	117913	289469
Less : Premium on reinsurance ceded	296064	1165137	335605	1377827
Net Premium	692788	2579787	762604	2471419
Adjustment for change in reserve for unexpired risks	-34908	54184	58441	-260912
Premium Earned (Net)	727696	2525603	704163	2732331

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 ending 31.03.2016	Upto the quarter ending 31.03.2016	For the quarter ending 31.03.2015	Upto the quarter ending 31.03.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	253051	972539	213345	1009390
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-4067	-36289	-23841	-6378
Gross Earned Premium	257118	1008828	237186	1015768
Add: Premium on reinsurance accepted	69284	204198	45792	253283
Less : Premium on reinsurance ceded	285921	987902	214588	1001260
Net Premium	36414	188835	44549	261413
Adjustment for change in reserve for unexpired risks	-4067	-36289	-23841	-6378

Premium Earned (Net)	40481	225124	68390	267791
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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 31.03.2016	Upto the quarter ending 31.03.2016	For the quarter ending 31.03.2015	Upto the quarter ending 31.03.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	182124	798057	182939	802456
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-494	378	-2048	-8622
Gross Earned Premium	182618	797679	184987	811078
Add: Premium on reinsurance accepted	0	0	0	0
Less : Premium on reinsurance ceded	9601	39961	9429	45116
Net Premium	172523	758096	173510	757340
Adjustment for change in reserve for unexpired risks	-494	378	-2048	-8622
Premium Earned (Net)	173017	757718	175558	765962

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 31.03.2016	Upto the quarter ending 31.03.2016	For the quarter ending 31.03.2015	Upto the quarter ending 31.03.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	387940	1650926	331758	1493671
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	19557	89778	-33397	19376
Gross Earned Premium	368383	1561148	365155	1474295
Add: Premium on reinsurance accepted	148	1565	2	768
Less : Premium on reinsurance ceded	52461	150494	35246	171998
Net Premium	335627	1501997	296514	1322441
Adjustment for change in reserve for unexpired risks	19557	89778	-33397	19376
Premium Earned (Net)	316070	1412219	329911	1303065

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 31.03.2016	Upto the quarter ending 31.03.2016	For the quarter ending 31.03.2015	Upto the quarter ending 31.03.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	6729221	26159853	5406805	20538525
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	627918	2669135	168283	776719
Gross Earned Premium	6101303	23490718	5238522	19761806
Add: Premium on reinsurance accepted	0	191	577	2358
Less : Premium on reinsurance ceded	336148	1307093	270145	1026201
Net Premium	6393073	24852951	5137237	19514682
Adjustment for change in reserve for unexpired risks	627918	2669135	168283	776719
Premium Earned (Net)	5765155	22183816	4968954	18737963

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 31.03.2016	Upto the quarter ending 31.03.2016	For the quarter ending 31.03.2015	Upto the quarter ending 31.03.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	127408	545086	132580	508926
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-1441	24322	41346	74520
Gross Earned Premium	128849	520764	91234	434406

Add: Premium on reinsurance accepted	223	2320	123	490
Less : Premium on reinsurance ceded	13622	73912	15812	84566
Net Premium	114009	473494	116891	424850
Adjustment for change in reserve for unexpired risks	-1441	24322	41346	74520
Premium Earned (Net)	115450	449172	75545	350330

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 31.03.2016	Upto the quarter ending 31.03.2016	For the quarter ending 31.03.2015	Upto the quarter ending 31.03.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	1107147	4428100	1021249	4219540
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	248871	118335	-290576	-452874
Gross Earned Premium	858276	4309765	1311825	4672414
Add: Premium on reinsurance accepted	531847	732447	150462	737541
Less : Premium on reinsurance ceded	135546	509038	166004	542240
Net Premium	1503448	4651509	1005707	4414841
Adjustment for change in reserve for unexpired risks	248871	118335	-290576	-452874
Premium Earned (Net)	1254577	4533174	1296283	4867715

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 31.03.2016	Upto the quarter ending 31.03.2016	For the quarter ending 31.03.2015	Upto the quarter ending 31.03.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	18883342	71215107	16214944	61276819
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	1548792	4953972	352210	1377716
Gross Earned Premium	17334550	66261135	15862736	59899105
Add: Premium on reinsurance accepted	897672	1596139	416586	1579151
Less : Premium on reinsurance ceded	1581114	6176013	1529206	6128673
Net Premium	18199900	66635233	15102326	56727299
Adjustment for change in reserve for unexpired risks	1548792	4953972	352210	1377716
Premium Earned (Net)	16651111	61681264	14750116	55349583

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 31.03.2016	Upto the quarter ending 31.03.2016	For the quarter ending 31.03.2015	Upto the quarter ending 31.03.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	22244511	86115891	19253904	75619279
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	1756329	5198399	-159257	472223
Gross Earned Premium	20488182	80917492	19413163	75147058
Add: Premium on reinsurance accepted	1172014	3001305	827355	3134245
Less : Premium on reinsurance ceded	3261895	13679779	3561384	14029652
Net Premium	20154630	75437417	16519875	64723872
Adjustment for change in reserve for unexpired risks	1756329	5198399	-159257	472223
Premium Earned (Net)	18398304	70239021	16679132	64251650

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