

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

Particulars	For the quarter ending 31.12.2016	Upto the quarter ending 31.12.2016	For the quarter ending 31.12.2015	Upto the quarter ending 31.12.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	2077312	7992309	2146419	8037065
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	101884	-212251	-153743	238577
Gross Earned Premium	1975428	8204560	2300162	7798488
Add: Premium on reinsurance accepted	425214	1322587	168435	1054614
Less : Premium on reinsurance ceded	1249366	4972086	1265461	4324367
Net Premium	1253160	4342810	1049393	4767312
Adjustment for change in reserve for unexpired risks	101884	-212251	-153743	238577
Premium Earned (Net)	1151276	4555061	1203137	4528735

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 31.12.2016	Upto the quarter ending 31.12.2016	For the quarter ending 31.12.2015	Upto the quarter ending 31.12.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	504183	1772148	560698	1967347
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-38033	-102107	26983	-7038
Gross Earned Premium	542216	1874255	533715	1974385
Add: Premium on reinsurance accepted	1356	7277	2873	6908
Less : Premium on reinsurance ceded	92509	275597	74475	266213
Net Premium	413030	1503828	489096	1708042
Adjustment for change in reserve for unexpired risks	-38033	-102107	26983	-7038
Premium Earned (Net)	451063	1605935	462113	1715080

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 31.12.2016	Upto the quarter ending 31.12.2016	For the quarter ending 31.12.2015	Upto the quarter ending 31.12.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	319367	1334590	399187	1535201
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	42212	-19360	-82444	-194649
Gross Earned Premium	277155	1353950	481631	1729850
Add: Premium on reinsurance accepted	30321	79669	44375	69302
Less : Premium on reinsurance ceded	235593	1061521	371679	1232405
Net Premium	114095	352738	71883	372098
Adjustment for change in reserve for unexpired risks	42212	-19360	-82444	-194649
Premium Earned (Net)	71883	372098	154327	566747

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 31.12.2016	Upto the quarter ending 31.12.2016	For the quarter ending 31.12.2015	Upto the quarter ending 31.12.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	823550	3106738	959885	3502548
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	4179	-121467	-55461	-201687
Gross Earned Premium	819371	3228205	1015346	3704235
Add: Premium on reinsurance accepted	31677	86946	47248	76210
Less : Premium on reinsurance ceded	328102	1337118	446154	1498618
Net Premium	527125	1856566	560979	2080140
Adjustment for change in reserve for unexpired risks	4179	-121467	-55461	-201687
Premium Earned (Net)	522946	1978033	616440	2281827

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 31.12.2016	Upto the quarter ending 31.12.2016	For the quarter ending 31.12.2015	Upto the quarter ending 31.12.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	4092760	11256832	3669388	10162910
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	191033	502785	231888	509745
Gross Earned Premium	3901727	10754047	3437500	9653165
Add: Premium on reinsurance accepted	372	1263	2783	3716
Less : Premium on reinsurance ceded	206022	578958	167127	493059
Net Premium	3887110	10679137	3505044	9673567
Adjustment for change in reserve for unexpired risks	191033	502785	231888	509745
Premium Earned (Net)	3696077	10176352	3273156	9163822

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 31.12.2016	Upto the quarter ending 31.12.2016	For the quarter ending 31.12.2015	Upto the quarter ending 31.12.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	5532573	16828814	4696590	13587565
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	397573	1536116	423906	897070
Gross Earned Premium	5135000	15292698	4272684	12690495
Add: Premium on reinsurance accepted	54	98	79	79
Less : Premium on reinsurance ceded	118813	883911	78000	714874
Net Premium	5413814	15945001	4618669	12872770
Adjustment for change in reserve for unexpired risks	397573	1536116	423906	897070
Premium Earned (Net)	5016241	14408885	4194763	11975700

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 31.12.2016	Upto the quarter ending 31.12.2016	For the quarter ending 31.12.2015	Upto the quarter ending 31.12.2015
	(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 31.12.2016	Upto the quarter ending 31.12.2016	For the quarter ending 31.12.2015	Upto the quarter ending 31.12.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	0	0	111590	353489
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	105961	4100	-121078	-66042
Gross Earned Premium	-105961	-4100	232668	419531
Add: Premium on reinsurance accepted	52814	236401	0	59512
Less : Premium on reinsurance ceded	0	97992	270697	282792
Net Premium	52814	138409	-159107	130209
Adjustment for change in reserve for unexpired risks	105961	4100	-121078	-66042

Premium Earned (Net)	-53147	134309	-38029	196251
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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.

MOTOR TOTAL

Particulars	For the quarter ending 31.12.2016	Upto the quarter ending 31.12.2016	For the quarter ending 31.12.2015	Upto the quarter ending 31.12.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	9625333	28085646	8477568	24103964
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	694567	2043001	534716	1340773
Gross Earned Premium	8930766	26042645	7942852	22763191
Add: Premium on reinsurance accepted	53240	237762	2862	63307
Less : Premium on reinsurance ceded	324835	1560861	515824	1490725
Net Premium	9353738	26762547	7964606	22676546
Adjustment for change in reserve for unexpired risks	694567	2043001	534716	1340773
Premium Earned (Net)	8659171	24719546	7429890	21335773

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 31.12.2016	Upto the quarter ending 31.12.2016	For the quarter ending 31.12.2015	Upto the quarter ending 31.12.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	528665	2065420	740281	2460131
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-71578	-170826	45295	89092
Gross Earned Premium	600243	2236246	694986	2371039
Add: Premium on reinsurance accepted	85773	246638	124663	295941
Less : Premium on reinsurance ceded	186677	766711	294027	869073
Net Premium	427761	1545347	570917	1886999
Adjustment for change in reserve for unexpired risks	-71578	-170826	45295	89092
Premium Earned (Net)	499339	1716173	525622	1797907

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 31.12.2016	Upto the quarter ending 31.12.2016	For the quarter ending 31.12.2015	Upto the quarter ending 31.12.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	168415	680126	230461	719488
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	9924	-22124	-67451	-32222
Gross Earned Premium	158491	702250	297912	751710
Add: Premium on reinsurance accepted	42512	163611	16172	134914
Less : Premium on reinsurance ceded	174964	735564	230518	701981
Net Premium	35963	108173	16115	152421
Adjustment for change in reserve for unexpired risks	9924	-22124	-67451	-32222
Premium Earned (Net)	26039	130297	83566	184643

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 31.12.2016	Upto the quarter ending 31.12.2016	For the quarter ending 31.12.2015	Upto the quarter ending 31.12.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	166387	554568	194081	615933
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-13273	-29234	-8194	872
Gross Earned Premium	179660	583802	202275	615061
Add: Premium on reinsurance accepted	0	52	0	0
Less : Premium on reinsurance ceded	9048	27515	10195	30360
Net Premium	157339	527105	183886	585573
Adjustment for change in reserve for unexpired risks	-13273	-29234	-8194	872

Premium Earned (Net)	170612	556339	192080	584701
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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 reinsurance premiums.

PERSONAL ACCIDENT

Particulars	For the quarter ending 31.12.2016	Upto the quarter ending 31.12.2016	For the quarter ending 31.12.2015	Upto the quarter ending 31.12.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	667270	3584222	379695	1262986
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	64969	864316	4383	70221
Gross Earned Premium	602301	2719906	375312	1192765
Add: Premium on reinsurance accepted	-10726	-10620	0	1418
Less : Premium on reinsurance ceded	175272	678600	28361	98033
Net Premium	481272	2895002	351335	1166371
Adjustment for change in reserve for unexpired risks	64969	864316	4383	70221
Premium Earned (Net)	416303	2030686	346952	1096150

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

HEALTH

Particulars	For the quarter ending 31.12.2016	Upto the quarter ending 31.12.2016	For the quarter ending 31.12.2015	Upto the quarter ending 31.12.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	7673130	23858317	6496152	19430632
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	561349	2104154	970128	2041217
Gross Earned Premium	7111781	21754163	5526024	17389415
Add: Premium on reinsurance accepted	0	0	0	191
Less : Premium on reinsurance ceded	378881	1190132	324600	970945
Net Premium	7294249	22668185	6171552	18459878
Adjustment for change in reserve for unexpired risks	561349	2104154	970128	2041217
Premium Earned (Net)	6732900	20564031	5201424	16418661

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

LIABILITY

Particulars	For the quarter ending 31.12.2016	Upto the quarter ending 31.12.2016	For the quarter ending 31.12.2015	Upto the quarter ending 31.12.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	127737	427981	121613	417678
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	9229	-1066	5169	25763
Gross Earned Premium	118508	429047	116444	391915
Add: Premium on reinsurance accepted	0	217	52	2097
Less : Premium on reinsurance ceded	11539	70844	23925	60290
Net Premium	116198	357354	97740	359485
Adjustment for change in reserve for unexpired risks	9229	-1066	5169	25763
Premium Earned (Net)	106969	358420	92571	333722

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

MISCELLANEOUS OTHERS

Particulars	For the quarter ending 31.12.2016	Upto the quarter ending 31.12.2016	For the quarter ending 31.12.2015	Upto the quarter ending 31.12.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	4194969	9678332	1032254	3320953
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-982106	632506	-123205	-130536
Gross Earned Premium	5177075	9045826	1155459	3451489
Add: Premium on reinsurance accepted	61161	214198	128385	200600
Less : Premium on reinsurance ceded	5218234	5479458	158530	373492
Net Premium	-962104	4413072	1002109	3148061
Adjustment for change in reserve for unexpired risks	-982106	632506	-123205	-130536
Premium Earned (Net)	20002	3780566	1125314	3278597

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 31.12.2016	Upto the quarter ending 31.12.2016	For the quarter ending 31.12.2015	Upto the quarter ending 31.12.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	23151906	68934612	17672106	52331766
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	273078	5420724	1360844	3405183
Gross Earned Premium	22878828	63513888	16311262	48926583
Add: Premium on reinsurance accepted	231961	851858	272134	698468
Less : Premium on reinsurance ceded	6479450	10509685	1585980	4594899
Net Premium	16904417	59276785	16358260	48435334
Adjustment for change in reserve for unexpired risks	273078	5420724	1360841	3405180
Premium Earned (Net)	16631339	53856061	14997419	45030154

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 31.12.2016	Upto the quarter ending 31.12.2016	For the quarter ending 31.12.2015	Upto the quarter ending 31.12.2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	26052768	80033659	20778410	63871379
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	379141	5087006	1151640	3442073
Gross Earned Premium	25673627	74946653	19626770	60429306
Add: Premium on reinsurance accepted	688853	2261391	487818	1829294
Less : Premium on reinsurance ceded	8056918	16818889	3297594	10417883
Net Premium	18684702	65476161	17968636	55282790
Adjustment for change in reserve for unexpired risks	379141	5087006	1151640	3442073
Premium Earned (Net)	18305561	60389155	16816994	51840717

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