

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

Particulars	For the quarter ended 31.03.2017	Upto the quarter ended 31.03.2017	For the quarter ended 31.03.2016	Upto the quarter ended 31.03.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	2436545	10428854	2438288	10475353
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	72109	-140142	349546	588123
Gross Earned Premium	2364436	10568996	2088742	9887230
Add: Premium on reinsurance accepted	285330	1607917	239840	1294454
Less : Premium on reinsurance ceded	1100931	6073017	1201402	5525769
Net Premium	1620944	5963754	1476726	6244038
Adjustment for change in reserve for unexpired risks	72109	-140142	349546	588123
Premium Earned (Net)	1548835	6103896	1127180	5655915

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 31.03.2017	Upto the quarter ended 31.03.2017	For the quarter ended 31.03.2016	Upto the quarter ended 31.03.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	479582	2251730	465303	2432650
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	14231	-87876	-19904	-26942
Gross Earned Premium	465351	2339606	485207	2459592
Add: Premium on reinsurance accepted	3174	10451	6421	13329
Less : Premium on reinsurance ceded	67039	342636	84469	350682
Net Premium	415717	1919545	387255	2095297
Adjustment for change in reserve for unexpired risks	14231	-87876	-19904	-26942
Premium Earned (Net)	401486	2007421	407159	2122239

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 31.03.2017	Upto the quarter ended 31.03.2017	For the quarter ended 31.03.2016	Upto the quarter ended 31.03.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	353415	1688005	457580	1992781
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	15342	-4018	-122105	-316754
Gross Earned Premium	338073	1692023	579685	2309535
Add: Premium on reinsurance accepted	11368	91037	28081	97383
Less : Premium on reinsurance ceded	258690	1320211	394910	1627315
Net Premium	106093	458831	90751	462849
Adjustment for change in reserve for unexpired risks	15342	-4018	-122105	-316754
Premium Earned (Net)	90751	462849	212856	779603

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 31.03.2017	Upto the quarter ended 31.03.2017	For the quarter ended 31.03.2016	Upto the quarter ended 31.03.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	832997	3939735	922883	4425431
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	29573	-91894	-142009	-343696
Gross Earned Premium	803424	4031629	1064892	4769127
Add: Premium on reinsurance accepted	14542	101488	34502	110712

Less : Premium on reinsurance ceded	325729	1662847	479379	1977997
Net Premium	521810	2378376	478006	2558146
Adjustment for change in reserve for unexpired risks	29573	-91894	-142009	-343696
Premium Earned (Net)	492237	2470270	620015	2901842

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 31.03.2017	Upto the quarter ended 31.03.2017	For the quarter ended 31.03.2016	Upto the quarter ended 31.03.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	4354457	15611289	3852286	14015196
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	237923	740708	194845	704590
Gross Earned Premium	4116534	14870581	3657441	13310606
Add: Premium on reinsurance accepted	2810	4073	2668	6384
Less : Premium on reinsurance ceded	222276	801234	195809	688868
Net Premium	4134991	14814128	3659145	13332712
Adjustment for change in reserve for unexpired risks	237923	740708	194845	704590
Premium Earned (Net)	3897068	14073420	3464300	12628122

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 31.03.2017	Upto the quarter ended 31.03.2017	For the quarter ended 31.03.2016	Upto the quarter ended 31.03.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	6853131	23681945	5257231	18844796
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	736791	2272907	418471	1315541
Gross Earned Premium	6116340	21409038	4838760	17529255
Add: Premium on reinsurance accepted	0	98	127	206
Less : Premium on reinsurance ceded	371601	1255512	249410	964284
Net Premium	6481530	22426531	5007948	17880718
Adjustment for change in reserve for unexpired risks	736791	2272907	418471	1315541
Premium Earned (Net)	5744739	20153624	4589477	16565177

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 31.03.2017	Upto the quarter ended 31.03.2017	For the quarter ended 31.03.2016	Upto the quarter ended 31.03.2016
	(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 31.03.2017	Upto the quarter ended 31.03.2017	For the quarter ended 31.03.2016	Upto the quarter ended 31.03.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)

Premium from direct business written	0	0	130656	484145
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-142463	-138363	80036	13994
Gross Earned Premium	142463	138363	50620	470151
Add: Premium on reinsurance accepted	0	236401	160801	220313
Less : Premium on reinsurance ceded	0	97992	6532	289324
Net Premium	0	138409	284925	415134
Adjustment for change in reserve for unexpired risks	-142463	-138363	80036	13994
Premium Earned (Net)	142463	276772	204889	401140

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 ended 31.03.2017	Upto the quarter ended 31.03.2017	For the quarter ended 31.03.2016	Upto the quarter ended 31.03.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	11207588	39293234	9240173	33344137
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	832251	2875252	693353	2034126
Gross Earned Premium	10375337	36417982	8546821	31310012
Add: Premium on reinsurance accepted	2810	240572	163596	226903
Less : Premium on reinsurance ceded	593877	2154738	451751	1942476
Net Premium	10616521	37379068	8952018	31628564
Adjustment for change in reserve for unexpired risks	832251	2875252	693353	2034126
Premium Earned (Net)	9784270	34503816	8258665	29594438

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 ended 31.03.2017	Upto the quarter ended 31.03.2017	For the quarter ended 31.03.2016	Upto the quarter ended 31.03.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	845858	2911278	856278	3316409
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-88011	-258837	-34908	54184
Gross Earned Premium	933869	3170115	891186	3262225
Add: Premium on reinsurance accepted	68248	314886	132574	428515
Less : Premium on reinsurance ceded	397339	1164050	296064	1165137
Net Premium	516767	2062114	692788	2579787
Adjustment for change in reserve for unexpired risks	-88011	-258837	-34908	54184
Premium Earned (Net)	604778	2320951	727696	2525603

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 ended 31.03.2017	Upto the quarter ended 31.03.2017	For the quarter ended 31.03.2016	Upto the quarter ended 31.03.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	217827	897953	253051	972539
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	26078	3954	-4067	-36289
Gross Earned Premium	191749	893999	257118	1008828
Add: Premium on reinsurance accepted	47825	211436	69284	204198
Less : Premium on reinsurance ceded	177082	912646	285921	987902
Net Premium	88570	196743	36414	188835
Adjustment for change in reserve for unexpired risks	26078	3954	-4067	-36289

Premium Earned (Net)	62492	192789	40481	225124
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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 ended 31.03.2017	Upto the quarter ended 31.03.2017	For the quarter ended 31.03.2016	Upto the quarter ended 31.03.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	150163	704731	182124	798057
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-14678	-43912	-494	378
Gross Earned Premium	164841	748643	182618	797679
Add: Premium on reinsurance accepted	0	52	0	0
Less : Premium on reinsurance ceded	6996	34511	9601	39961
Net Premium	143167	670272	172523	758096
Adjustment for change in reserve for unexpired risks	-14678	-43912	-494	378
Premium Earned (Net)	157845	714184	173017	757718

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 31.03.2017	Upto the quarter ended 31.03.2017	For the quarter ended 31.03.2016	Upto the quarter ended 31.03.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	1684765	5268987	387940	1650926
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	516916	1381232	19557	89778
Gross Earned Premium	1167849	3887755	368383	1561148
Add: Premium on reinsurance accepted	22470	11850	147	1565
Less : Premium on reinsurance ceded	337777	1016377	52461	150494
Net Premium	1369458	4264460	335626	1501997
Adjustment for change in reserve for unexpired risks	516916	1381232	19557	89778
Premium Earned (Net)	852542	2883228	316069	1412219

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 31.03.2017	Upto the quarter ended 31.03.2017	For the quarter ended 31.03.2016	Upto the quarter ended 31.03.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	9375608	33233925	6729221	26159853
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	1255997	3360151	627918	2669135
Gross Earned Premium	8119611	29873774	6101303	23490718
Add: Premium on reinsurance accepted	0	0	0	191
Less : Premium on reinsurance ceded	470541	1660673	336148	1307093
Net Premium	8905067	31573252	6393073	24852951
Adjustment for change in reserve for unexpired risks	1255997	3360151	627918	2669135
Premium Earned (Net)	7649070	28213101	5765155	22183816

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 31.03.2017	Upto the quarter ended 31.03.2017	For the quarter ended 31.03.2016	Upto the quarter ended 31.03.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	277418	705399	127408	545086
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	43447	42381	-1441	24322
Gross Earned Premium	233971	663018	128849	520764

Add: Premium on reinsurance accepted	59453	59670	223	2320
Less : Premium on reinsurance ceded	135970	206814	13622	73912
Net Premium	200901	558255	114009	473494
Adjustment for change in reserve for unexpired risks	43447	42381	-1441	24322
Premium Earned (Net)	157454	515874	115450	449172

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 31.03.2017	Upto the quarter ended 31.03.2017	For the quarter ended 31.03.2016	Upto the quarter ended 31.03.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	4107779	13786111	1107147	4428100
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	630521	1263027	248871	118335
Gross Earned Premium	3477258	12523084	858276	4309765
Add: Premium on reinsurance accepted	996079	1210277	531847	732447
Less : Premium on reinsurance ceded	2339368	7818826	135546	509038
Net Premium	2764490	7177562	1503448	4651509
Adjustment for change in reserve for unexpired risks	630521	1263027	248871	118335
Premium Earned (Net)	2133969	5914535	1254577	4533174

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 31.03.2017	Upto the quarter ended 31.03.2017	For the quarter ended 31.03.2016	Upto the quarter ended 31.03.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	27867006	96801618	18883342	71215108
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	3202523	8623247	1548789	4953972
Gross Earned Premium	24664482	88178370	17334552	66261137
Add: Premium on reinsurance accepted	1196885	2048743	897671	1596139
Less : Premium on reinsurance ceded	4458950	14968635	1581114	6176013
Net Premium	24604941	83881726	18199903	66635237
Adjustment for change in reserve for unexpired risks	3202523	8623247	1548789	4953969
Premium Earned (Net)	21402418	75258479	16651110	61681264

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 31.03.2017	Upto the quarter ended 31.03.2017	For the quarter ended 31.03.2016	Upto the quarter ended 31.03.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	31136548	111170207	22244513	86115892
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	3304205	8391211	1756326	5198399
Gross Earned Premium	27832342	102778995	20488186	80917494
Add: Premium on reinsurance accepted	1496757	3758148	1172012	3001307
Less : Premium on reinsurance ceded	5885610	22704499	3261895	13679778
Net Premium	26747695	92223856	20154631	75437421
Adjustment for change in reserve for unexpired risks	3304205	8391211	1756326	5198399
Premium Earned (Net)	23443490	83832645	18398304	70239021

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