

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

Particulars	For the quarter ended 30.06.2017	Upto the quarter ended 30.06.2017	For the quarter ended 30.06.2016	Upto the quarter ended 30.06.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	3888179	3888179	3639161	3639161
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	1633	1633	107059	107059
Gross Earned Premium	3886546	3886546	3532102	3532102
Add: Premium on reinsurance accepted	260987	260987	345291	345291
Less : Premium on reinsurance ceded	1907329	1907329	1745881	1745881
Net Premium	2241837	2241837	2238571	2238571
Adjustment for change in reserve for unexpired risks	1633	1633	107059	107059
Premium Earned (Net)	2240204	2240204	2131512	2131512

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 30.06.2017	Upto the quarter ended 30.06.2017	For the quarter ended 30.06.2016	Upto the quarter ended 30.06.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	684504	684504	787534	787534
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-73079	-73079	-8248	-8248
Gross Earned Premium	757583	757583	795782	795782
Add: Premium on reinsurance accepted	1069	1069	3377	3377
Less : Premium on reinsurance ceded	121842	121842	81022	81022
Net Premium	563731	563731	709889	709889
Adjustment for change in reserve for unexpired risks	-73079	-73079	-8248	-8248
Premium Earned (Net)	636810	636810	718137	718137

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 30.06.2017	Upto the quarter ended 30.06.2017	For the quarter ended 30.06.2016	Upto the quarter ended 30.06.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	326919	326919	488410	488410
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-20429	-20429	-79608	-79608
Gross Earned Premium	347348	347348	568018	568018
Add: Premium on reinsurance accepted	14149	14149	18673	18673
Less : Premium on reinsurance ceded	255857	255857	401443	401443
Net Premium	85211	85211	105640	105640
Adjustment for change in reserve for unexpired risks	-20429	-20429	-79608	-79608
Premium Earned (Net)	105640	105640	185248	185248

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 30.06.2017	Upto the quarter ended 30.06.2017	For the quarter ended 30.06.2016	Upto the quarter ended 30.06.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	1011423	1011423	1275944	1275944
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-93508	-93508	-87856	-87856
Gross Earned Premium	1104931	1104931	1363800	1363800
Add: Premium on reinsurance accepted	15218	15218	22050	22050
Less : Premium on reinsurance ceded	377699	377699	482465	482465
Net Premium	648942	648942	815529	815529
Adjustment for change in reserve for unexpired risks	-93508	-93508	-87856	-87856
Premium Earned (Net)	742450	742450	903385	903385

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 30.06.2017	Upto the quarter ended 30.06.2017	For the quarter ended 30.06.2016	Upto the quarter ended 30.06.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	3885242	3885242	3623849	3623849
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	108497	108497	190345	190345
Gross Earned Premium	3776745	3776745	3433504	3433504
Add: Premium on reinsurance accepted	1669	1669	627	627
Less : Premium on reinsurance ceded	225887	225887	180446	180446
Net Premium	3661024	3661024	3444030	3444030
Adjustment for change in reserve for unexpired risks	108497	108497	190345	190345
Premium Earned (Net)	3552527	3552527	3253685	3253685

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 30.06.2017	Upto the quarter ended 30.06.2017	For the quarter ended 30.06.2016	Upto the quarter ended 30.06.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	6511199	6511199	5716440	5716440
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	389417	389417	611651	611651
Gross Earned Premium	6121782	6121782	5104789	5104789
Add: Premium on reinsurance accepted	0	0	0	0
Less : Premium on reinsurance ceded	323434	323434	307509	307509
Net Premium	6187765	6187765	5408931	5408931
Adjustment for change in reserve for unexpired risks	389417	389417	611651	611651
Premium Earned (Net)	5798348	5798348	4797280	4797280

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 30.06.2017	Upto the quarter ended 30.06.2017	For the quarter ended 30.06.2016	Upto the quarter ended 30.06.2016
	(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 30.06.2017	Upto the quarter ended 30.06.2017	For the quarter ended 30.06.2016	Upto the quarter ended 30.06.2016
	(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	-42310	-42310
Gross Earned Premium	0	0	42310	42310
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	-42310	-42310

Premium Earned (Net)	0	0	42310	42310
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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 ended 30.06.2017	Upto the quarter ended 30.06.2017	For the quarter ended 30.06.2016	Upto the quarter ended 30.06.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	10396441	10396441	9340289	9340289
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	497914	497914	759687	759687
Gross Earned Premium	9898527	9898527	8580602	8580603
Add: Premium on reinsurance accepted	1669	1669	627	627
Less : Premium on reinsurance ceded	549321	549321	487955	487955
Net Premium	9848789	9848789	8852961	8852961
Adjustment for change in reserve for unexpired risks	497914	497914	759687	759687
Premium Earned (Net)	9350875	9350875	8093274	8093274

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 30.06.2017	Upto the quarter ended 30.06.2017	For the quarter ended 30.06.2016	Upto the quarter ended 30.06.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	771564	771564	903337	903337
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-53472	-53472	-44197	-44197
Gross Earned Premium	825036	825036	947534	947534
Add: Premium on reinsurance accepted	52852	52852	56722	56722
Less : Premium on reinsurance ceded	204884	204884	233584	233584
Net Premium	619532	619532	726475	726475
Adjustment for change in reserve for unexpired risks	-53472	-53472	-44197	-44197
Premium Earned (Net)	673004	673004	770672	770672

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 30.06.2017	Upto the quarter ended 30.06.2017	For the quarter ended 30.06.2016	Upto the quarter ended 30.06.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	227591	227591	196840	196840
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	10303	10303	10319	10319
Gross Earned Premium	217288	217288	186521	186521
Add: Premium on reinsurance accepted	36926	36926	77227	77227
Less : Premium on reinsurance ceded	179526	179526	209682	209682
Net Premium	84991	84991	64385	64385
Adjustment for change in reserve for unexpired risks	10303	10303	10319	10319
Premium Earned (Net)	74688	74688	54066	54066

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 30.06.2017	Upto the quarter ended 30.06.2017	For the quarter ended 30.06.2016	Upto the quarter ended 30.06.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	172663	172663	200806	200806
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-13314	-13314	-2811	-2811
Gross Earned Premium	185977	185977	203617	203617
Add: Premium on reinsurance accepted	0	0	98	98
Less : Premium on reinsurance ceded	8251	8251	9865	9865
Net Premium	164412	164412	191039	191039
Adjustment for change in reserve for unexpired risks	-13314	-13314	-2811	-2811

Premium Earned (Net)	177726	177726	193850	193850
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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 ended 30.06.2017	Upto the quarter ended 30.06.2017	For the quarter ended 30.06.2016	Upto the quarter ended 30.06.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	770979	770979	603148	603148
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	48731	48731	70608	70608
Gross Earned Premium	722248	722248	532540	532540
Add: Premium on reinsurance accepted	1021	1021	7	7
Less : Premium on reinsurance ceded	110435	110435	39052	39052
Net Premium	661565	661565	564103	564103
Adjustment for change in reserve for unexpired risks	48731	48731	70608	70608
Premium Earned (Net)	612834	612834	493495	493495

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 ended 30.06.2017	Upto the quarter ended 30.06.2017	For the quarter ended 30.06.2016	Upto the quarter ended 30.06.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	9156713	9156713	8389747	8389747
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	363299	363299	894699	894699
Gross Earned Premium	8793414	8793414	7495048	7495048
Add: Premium on reinsurance accepted	0	0	0	0
Less : Premium on reinsurance ceded	459815	459815	419446	419446
Net Premium	8696898	8696898	7970301	7970301
Adjustment for change in reserve for unexpired risks	363299	363299	894699	894699
Premium Earned (Net)	8333599	8333599	7075602	7075602

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 ended 30.06.2017	Upto the quarter ended 30.06.2017	For the quarter ended 30.06.2016	Upto the quarter ended 30.06.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	158025	158025	146725	146725
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	5404	5404	-2281	-2281
Gross Earned Premium	152621	152621	149006	149006
Add: Premium on reinsurance accepted	147	147	39	39
Less : Premium on reinsurance ceded	26778	26778	26178	26178
Net Premium	131394	131394	120586	120586
Adjustment for change in reserve for unexpired risks	5404	5404	-2281	-2281
Premium Earned (Net)	125990	125990	122867	122867

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 ended 30.06.2017	Upto the quarter ended 30.06.2017	For the quarter ended 30.06.2016	Upto the quarter ended 30.06.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	1477398	1477398	1202934	1202934
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	74922	74922	81010	81010
Gross Earned Premium	1402476	1402476	1121924	1121924
Add: Premium on reinsurance accepted	242266	242266	91533	91533
Less : Premium on reinsurance ceded	348875	348875	73521	73521
Net Premium	1370789	1370789	1220946	1220946
Adjustment for change in reserve for unexpired risks	74922	74922	81010	81010
Premium Earned (Net)	1295867	1295867	1139936	1139936

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 30.06.2017	Upto the quarter ended 30.06.2017	For the quarter ended 30.06.2016	Upto the quarter ended 30.06.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	23131374	23131374	20983826	20983826
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	933787	933787	1767033	1767033
Gross Earned Premium	22197587	22197587	19216793	19216793
Add: Premium on reinsurance accepted	334881	334881	226252	226252
Less : Premium on reinsurance ceded	1887885	1887885	1499281	1499281
Net Premium	21578370	21578370	19710797	19710797
Adjustment for change in reserve for unexpired risks	933786	933786	1767033	1767033
Premium Earned (Net)	20644584	20644583	17943764	17943764

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 30.06.2017	Upto the quarter ended 30.06.2017	For the quarter ended 30.06.2016	Upto the quarter ended 30.06.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	28030976	28030976	25898931	25898931
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	841912	841912	1786236	1786236
Gross Earned Premium	27189064	27189064	24112695	24112695
Add: Premium on reinsurance accepted	611086	611086	593593	593593
Less : Premium on reinsurance ceded	4172913	4172913	3727627	3727627
Net Premium	24469149	24469149	22764897	22764897
Adjustment for change in reserve for unexpired risks	841911	841911	1786236	1786236
Premium Earned (Net)	23627237	23627237	20978661	20978661

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