

**FORM NL-4-PREMIUM SCHEDULE**

**PREMIUM EARNED [NET]**

**FIRE**

Particulars	For the quarter ending 31.12.17 (Rs.'000)	Upto 9 months ending 31.12.17 (Rs.'000)	For the quarter ending 31.12.2016 (Rs.'000)	Upto 9 months ending 31.12.2016 (Rs.'000)
Premium from direct business written	2267910	8061313	2077312	7992309
Service Tax	0	0	0	
Adjustment for change in reserve for unexpired risks	-70119	139319	101884	-212251
Gross Earned Premium	2338029	7921994	1975428	8204560
Add: Premium on reinsurance accepted	465360	1381234	425214	1322587
Less : Premium on reinsurance ceded	1620347	4821099	1249366	4972086
Net Premium	1112923	4621448	1253160	4342810
Adjustment for change in reserve for unexpired risks	-70119	139319	101884	-212251
<b>Premium Earned (Net)</b>	<b>1183042</b>	<b>4482129</b>	<b>1151276</b>	<b>4555061</b>

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 31.12.17 (Rs.'000)	Upto 9 months ending 31.12.17 (Rs.'000)	For the quarter ending 31.12.2016 (Rs.'000)	Upto 9 months ending 31.12.2016 (Rs.'000)
Premium from direct business written	497167	1653912	504183	1772148
Service Tax	0	0	0	
Adjustment for change in reserve for unexpired risks	-32	-62353	-38033	-102107
Gross Earned Premium	497199	1716265	542216	1874255
Add: Premium on reinsurance accepted	11489	12708	1356	7277
Less : Premium on reinsurance ceded	95690	287497	92509	275597
Net Premium	412966	1379123	413030	1503828
Adjustment for change in reserve for unexpired risks	-32	-62353	-38033	-102107
<b>Premium Earned (Net)</b>	<b>412998</b>	<b>1441476</b>	<b>451063</b>	<b>1605935</b>

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 31.12.17 (Rs.'000)	Upto 9 months ending 31.12.17 (Rs.'000)	For the quarter ending 31.12.2016 (Rs.'000)	Upto 9 months ending 31.12.2016 (Rs.'000)
Premium from direct business written	283835	813827	319367	1334590
Service Tax	0	0	0	
Adjustment for change in reserve for unexpired risks	17971	-32410	42212	-19360
Gross Earned Premium	-230558	846237	277155	1353950
Add: Premium on reinsurance accepted	14436	37677	30321	79669
Less : Premium on reinsurance ceded	166205	531176	235593	1061521
Net Premium	132066	320328	114095	352738
Adjustment for change in reserve for unexpired risks	17971	-32410	42212	-19360
<b>Premium Earned (Net)</b>	<b>114095</b>	<b>352738</b>	<b>71883</b>	<b>372098</b>

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 31.12.17 (Rs.'000)	Upto 9 months ending 31.12.17 (Rs.'000)	For the quarter ending 31.12.2016 (Rs.'000)	Upto 9 months ending 31.12.2016 (Rs.'000)
Premium from direct business written	781002	2467739	823550	3106738
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	17939	-94763	4179	-121467
Gross Earned Premium	266641	2562502	819371	3228205
Add: Premium on reinsurance accepted	25925	50385	31677	86946

Less : Premium on reinsurance ceded	261895	818673	328102	1337118
Net Premium	545032	1699451	527125	1856566
Adjustment for change in reserve for unexpired risks	17939	-94763	4179	-121467
<b>Premium Earned (Net)</b>	<b>527093</b>	<b>1794214</b>	<b>522946</b>	<b>1978033</b>

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 31.12.17 (Rs.'000)	Upto 9 months ending 31.12.17 (Rs.'000)	For the quarter ending 31.12.2016 (Rs.'000)	Upto 9 months ending 31.12.2016 (Rs.'000)
Premium from direct business written	4520389	12170202	4092760	11256832
Service Tax	0	0	0	
Adjustment for change in reserve for unexpired risks	201654	427717	191033	502785
Gross Earned Premium	4318735	11742485	3901727	10754047
Add: Premium on reinsurance accepted	589	1006	372	1263
Less : Premium on reinsurance ceded	230560	636638	206022	578958
Net Premium	4290418	11534570	3887110	10679137
Adjustment for change in reserve for unexpired risks	201654	427717	191033	502785
<b>Premium Earned (Net)</b>	<b>4088764</b>	<b>11106853</b>	<b>3696077</b>	<b>10176352</b>

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 31.12.17 (Rs.'000)	Upto 9 months ending 31.12.17 (Rs.'000)	For the quarter ending 31.12.2016 (Rs.'000)	Upto 9 months ending 31.12.2016 (Rs.'000)
Premium from direct business written	6901475	19752592	5532573	16828814
Service Tax	0	0	0	
Adjustment for change in reserve for unexpired risks	549480	1375751	397573	1536116
Gross Earned Premium	6351995	18376841	5135000	15292698
Add: Premium on reinsurance accepted	96	96	54	98
Less : Premium on reinsurance ceded	388796	1056185	118813	883911
Net Premium	6512775	18696503	5413814	15945001
Adjustment for change in reserve for unexpired risks	549480	1375751	397573	1536116
<b>Premium Earned (Net)</b>	<b>5963295</b>	<b>17320752</b>	<b>5016241</b>	<b>14408885</b>

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 31.12.17 (Rs.'000)	Upto 9 months ending 31.12.17 (Rs.'000)	For the quarter ending 31.12.2016 (Rs.'000)	Upto 9 months ending 31.12.2016 (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
<b>Premium Earned (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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 31.12.17 (Rs.'000)	Upto 9 months ending 31.12.17 (Rs.'000)	For the quarter ending 31.12.2016 (Rs.'000)	Upto 9 months ending 31.12.2016 (Rs.'000)

Premium from direct business written	0	0	0	0
Service Tax	0	0	0	
Adjustment for change in reserve for unexpired risks	-26309	-69205	105962	4100
Gross Earned Premium	-32656	69205	-105962	-4100
Add: Premium on reinsurance accepted	0	0	52814	236401
Less : Premium on reinsurance ceded	-197	0	0	97992
Net Premium	197	0	52814	138409
Adjustment for change in reserve for unexpired risks	-26309	-69205	105962	4100
<b>Premium Earned (Net)</b>	<b>26506</b>	<b>69205</b>	<b>-53148</b>	<b>134309</b>

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 31.12.17	Upto 9 months ending 31.12.17	For the quarter ending 31.12.2016	Upto 9 months ending 31.12.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	11421864	31922794	9625333	28085646
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	724825	1734263	694568	2043001
Gross Earned Premium	10638074	30188531	8930765	26042645
Add: Premium on reinsurance accepted	685	1102	53240	237762
Less : Premium on reinsurance ceded	619159	1692823	324835	1560861
Net Premium	10803390	30231073	9353738	26762547
Adjustment for change in reserve for unexpired risks	724825	1734263	694568	2043001
<b>Premium Earned (Net)</b>	<b>10078565</b>	<b>28496810</b>	<b>8659170</b>	<b>24719546</b>

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 31.12.17	Upto 9 months ending 31.12.17	For the quarter ending 31.12.2016	Upto 9 months ending 31.12.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	478725	1710014	528665	2065420
Service Tax	0	0	0	
Adjustment for change in reserve for unexpired risks	20999	-22953	-71578	-170826
Gross Earned Premium	96964	1732967	600243	2236246
Add: Premium on reinsurance accepted	147877	325950	85773	246638
Less : Premium on reinsurance ceded	156843	536523	186677	766711
Net Premium	469759	1499441	427761	1545347
Adjustment for change in reserve for unexpired risks	20999	-22953	-71578	-170826
<b>Premium Earned (Net)</b>	<b>448760</b>	<b>1522394</b>	<b>499339</b>	<b>1716173</b>

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 31.12.17	Upto 9 months ending 31.12.17	For the quarter ending 31.12.2016	Upto 9 months ending 31.12.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	170688	646482	168415	680126
Service Tax	0	0	0	
Adjustment for change in reserve for unexpired risks	-5678	10071	9924	-22124
Gross Earned Premium	176366	636411	158491	702250
Add: Premium on reinsurance accepted	48954	125227	42512	163611
Less : Premium on reinsurance ceded	195034	643394	174964	735564
Net Premium	24608	128315	35963	108173
Adjustment for change in reserve for unexpired risks	-5678	10071	9924	-22124
<b>Premium Earned (Net)</b>	<b>30286</b>	<b>118244</b>	<b>26039</b>	<b>130297</b>

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 31.12.17 (Rs.'000)	Upto 9 months ending 31.12.17 (Rs.'000)	For the quarter ending 31.12.2016 (Rs.'000)	Upto 9 months ending 31.12.2016 (Rs.'000)
Premium from direct business written	149976	468626	166387	554568
Service Tax	0	0	0	
Adjustment for change in reserve for unexpired risks	-7229	-40164	-13273	-29234
Gross Earned Premium	157205	508790	179660	583802
Add: Premium on reinsurance accepted	0	50	0	52
Less : Premium on reinsurance ceded	7095	21899	9048	27515
Net Premium	142881	446777	157339	527105
Adjustment for change in reserve for unexpired risks	-7229	-40164	-13273	-29234
<b>Premium Earned (Net)</b>	<b>150110</b>	<b>486941</b>	<b>170612</b>	<b>556339</b>

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 31.12.17 (Rs.'000)	Upto 9 months ending 31.12.17 (Rs.'000)	For the quarter ending 31.12.2016 (Rs.'000)	Upto 9 months ending 31.12.2016 (Rs.'000)
Premium from direct business written	906166	3641123	667270	3584222
Service Tax	0	0	0	
Adjustment for change in reserve for unexpired risks	183362	243628	64969	864316
Gross Earned Premium	722804	3397495	602301	2719906
Add: Premium on reinsurance accepted	100	1114	-10726	-10620
Less : Premium on reinsurance ceded	58269	259979	175272	678600
Net Premium	847997	3382258	481272	2895002
Adjustment for change in reserve for unexpired risks	183362	243628	64969	864316
<b>Premium Earned (Net)</b>	<b>664635</b>	<b>3138630</b>	<b>416303</b>	<b>2030686</b>

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 31.12.17 (Rs.'000)	Upto 9 months ending 31.12.17 (Rs.'000)	For the quarter ending 31.12.2016 (Rs.'000)	Upto 9 months ending 31.12.2016 (Rs.'000)
Premium from direct business written	8318447	25755379	7673130	23858317
Service Tax	0	0	0	
Adjustment for change in reserve for unexpired risks	273617	849602	561349	2104154
Gross Earned Premium	8044830	24905777	7111781	21754163
Add: Premium on reinsurance accepted	0	1936	0	0
Less : Premium on reinsurance ceded	476964	1389927	378881	1190132
Net Premium	7841483	24367388	7294249	22668185
Adjustment for change in reserve for unexpired risks	273617	849602	561349	2104154
<b>Premium Earned (Net)</b>	<b>7567866</b>	<b>23517786</b>	<b>6732900</b>	<b>20564031</b>

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 31.12.17 (Rs.'000)	Upto 9 months ending 31.12.17 (Rs.'000)	For the quarter ending 31.12.2016 (Rs.'000)	Upto 9 months ending 31.12.2016 (Rs.'000)
Premium from direct business written	152077	455377	127737	427981
Service Tax	0	0	0	
Adjustment for change in reserve for unexpired risks	21986	-21559	9229	-1066
Gross Earned Premium	130091	476936	118508	429047
Add: Premium on reinsurance accepted	59938	60232	0	217

Less : Premium on reinsurance ceded	51845	201373	11539	70844
Net Premium	160170	314236	116198	357354
Adjustment for change in reserve for unexpired risks	21986	-21559	9229	-1066
<b>Premium Earned (Net)</b>	<b>138184</b>	<b>335795</b>	<b>106969</b>	<b>358420</b>

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 31.12.17 (Rs.'000)	Upto 9 months ending 31.12.17 (Rs.'000)	For the quarter ending 31.12.2016 (Rs.'000)	Upto 9 months ending 31.12.2016 (Rs.'000)
Premium from direct business written	3663553	10852695	4194969	9678332
Service Tax	0	0	0	
Adjustment for change in reserve for unexpired risks	798233	-149672	-982106	632506
Gross Earned Premium	2865320	11002367	5177075	9045826
Add: Premium on reinsurance accepted	163462	480419	61161	214198
Less : Premium on reinsurance ceded	2220274	6247006	5218234	5479458
Net Premium	1606741	5086108	-962104	4413072
Adjustment for change in reserve for unexpired risks	798233	-149672	-982106	632506
<b>Premium Earned (Net)</b>	<b>808508</b>	<b>5235780</b>	<b>20002</b>	<b>3780566</b>

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 31.12.17 (Rs.'000)	Upto 9 months ending 31.12.17 (Rs.'000)	For the quarter ending 31.12.2016 (Rs.'000)	Upto 9 months ending 31.12.2016 (Rs.'000)
Premium from direct business written	25261496	75452490	23151906	68934612
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	2010115	2603216	273082	5420724
Gross Earned Premium	22831654	72849274	22878824	63513888
Add: Premium on reinsurance accepted	421016	996030	231960	851858
Less : Premium on reinsurance ceded	3785483	10992924	6479450	10509685
Net Premium	21897029	65455596	16904416	59276785
Adjustment for change in reserve for unexpired risks	2010115	2603216	273082	5420724
<b>Premium Earned (Net)</b>	<b>19886914</b>	<b>62852380</b>	<b>16631334</b>	<b>53856061</b>

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 31.12.17 (Rs.'000)	Upto 9 months ending 31.12.17 (Rs.'000)	For the quarter ending 31.12.2016 (Rs.'000)	Upto 9 months ending 31.12.2016 (Rs.'000)
Premium from direct business written	28310408	85981542	26052768	80033659
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	1957935	2647772	379145	5087006
Gross Earned Premium	25436324	83333770	25673623	74946653
Add: Premium on reinsurance accepted	912301	2427649	688851	2261391
Less : Premium on reinsurance ceded	5667725	16632696	8056918	16818889
Net Premium	23554984	71776495	18684701	65476161
Adjustment for change in reserve for unexpired risks	1957935	2647772	379145	5087006
<b>Premium Earned (Net)</b>	<b>21597049</b>	<b>69128723</b>	<b>18305556</b>	<b>60389155</b>

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