

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

Particulars	For the quarter ended 30.09.2018	Upto the quarter ended 30.09.2018	For the quarter ended 30.09.2017	Upto the quarter ended 30.09.2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	2166692	5821390	1905224	5793403
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	142983	-22904	207805	209438
Gross Earned Premium	2023709	5844294	1697419	5583965
Add: Premium on reinsurance accepted	532003	995956	654887	915874
Less : Premium on reinsurance ceded	1146041	3354629	1293423	3200752
Net Premium	1552654	3462717	1266688	3508525
Adjustment for change in reserve for unexpired risks	142983	-22904	207805	209438
Premium Earned (Net)	1409671	3485621	1058883	3299087

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 30.09.2018	Upto the quarter ended 30.09.2018	For the quarter ended 30.09.2017	Upto the quarter ended 30.09.2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	434600	1105981	472241	1156745
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-54296	-68264	10758	-62321
Gross Earned Premium	488896	1174245	461483	1219066
Add: Premium on reinsurance accepted	36731	40611	150	1219
Less : Premium on reinsurance ceded	177498	316963	69965	191807
Net Premium	293833	829629	402426	966157
Adjustment for change in reserve for unexpired risks	-54296	-68264	10758	-62321
Premium Earned (Net)	348129	897893	391668	1028478

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 30.09.2018	Upto the quarter ended 30.09.2018	For the quarter ended 30.09.2017	Upto the quarter ended 30.09.2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	262829	537948	203073	529992
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	40202	55056	-29952	-50381
Gross Earned Premium	222627	482892	233025	580373
Add: Premium on reinsurance accepted	64936	80510	9092	23241
Less : Premium on reinsurance ceded	184512	375140	109114	364971
Net Premium	143253	243318	103051	188262
Adjustment for change in reserve for unexpired risks	40202	55056	-29952	-50381
Premium Earned (Net)	103051	188262	133003	238643

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 30.09.2018	Upto the quarter ended 30.09.2018	For the quarter ended 30.09.2017	Upto the quarter ended 30.09.2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	697429	1643929	675314	1686737
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-14094	-13208	-19194	-112702
Gross Earned Premium	711523	1657137	694508	1799439
Add: Premium on reinsurance accepted	101667	121121	9242	24460
Less : Premium on reinsurance ceded	362010	692103	179079	556778
Net Premium	437086	1072947	505477	1154419
Adjustment for change in reserve for unexpired risks	-14094	-13208	-19194	-112702
Premium Earned (Net)	451180	1086155	524671	1267121

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 30.09.2018	Upto the quarter ended 30.09.2018	For the quarter ended 30.09.2017	Upto the quarter ended 30.09.2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	3836029	7910562	3764571	7649813
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	29672	133477	117566	226063
Gross Earned Premium	3806357	7777085	3647005	7423750
Add: Premium on reinsurance accepted	1279	3139	-1252	417
Less : Premium on reinsurance ceded	194836	402596	180191	406078
Net Premium	3642472	7511105	3583128	7244152
Adjustment for change in reserve for unexpired risks	29672	133477	117566	226063
Premium Earned (Net)	3612800	7377628	3465562	7018089

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 30.09.2018	Upto the quarter ended 30.09.2018	For the quarter ended 30.09.2017	Upto the quarter ended 30.09.2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	7016137	14140275	6339918	12851117
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	325014	598967	436854	826271
Gross Earned Premium	6691123	13541308	5903064	12024846
Add: Premium on reinsurance accepted	0	0	0	0
Less : Premium on reinsurance ceded	370146	758613	343955	667389
Net Premium	6645991	13381662	595963	12183728
Adjustment for change in reserve for unexpired risks	325014	598967	436854	826271
Premium Earned (Net)	6320977	12782695	5559109	11357457

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 30.09.2018	Upto the quarter ended 30.09.2018	For the quarter ended 30.09.2017	Upto the quarter ended 30.09.2017
	(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 30.09.2018	Upto the quarter ended 30.09.2018	For the quarter ended 30.09.2017	Upto the quarter ended 30.09.2017
	(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	99	99	-42896	-42896
Gross Earned Premium	-99	-99	42896	42896
Add: Premium on reinsurance accepted	0	0	0	0
Less : Premium on reinsurance ceded	0	0	197	197
Net Premium	0	0	-197	-197
Adjustment for change in reserve for unexpired risks	99	99	-42896	-42896

Premium Earned (Net)	-99	-99	42699	42699
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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 30.09.2018	Upto the quarter ended 30.09.2018	For the quarter ended 30.09.2017	Upto the quarter ended 30.09.2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	10852166	22050837	10104489	20500930
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	354785	732543	511524	1009438
Gross Earned Premium	10497381	21318294	9592965	19491492
Add: Premium on reinsurance accepted	1279	3139	-1252	417
Less : Premium on reinsurance ceded	564982	1161209	524343	1073664
Net Premium	10288463	20892767	9578894	19427683
Adjustment for change in reserve for unexpired risks	354785	732543	511524	1009438
Premium Earned (Net)	9933678	20160224	9067370	18418245

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 30.09.2018	Upto the quarter ended 30.09.2018	For the quarter ended 30.09.2017	Upto the quarter ended 30.09.2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	563396	1258348	459725	1231289
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	62353	-22382	9520	-43952
Gross Earned Premium	501043	1280730	450205	1275241
Add: Premium on reinsurance accepted	247692	190549	125221	178073
Less : Premium on reinsurance ceded	276231	463978	174796	379680
Net Premium	534857	984919	410150	1029682
Adjustment for change in reserve for unexpired risks	62353	-22382	9520	-43952
Premium Earned (Net)	472504	1007301	400630	1073634

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 30.09.2018	Upto the quarter ended 30.09.2018	For the quarter ended 30.09.2017	Upto the quarter ended 30.09.2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	351201	598412	248203	475794
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	47289	71802	5446	15749
Gross Earned Premium	303912	526610	242757	460045
Add: Premium on reinsurance accepted	93501	192456	39347	76273
Less : Premium on reinsurance ceded	331409	543558	268834	448360
Net Premium	113293	247310	18716	103707
Adjustment for change in reserve for unexpired risks	47289	71802	5446	15749
Premium Earned (Net)	66004	175508	13270	87958

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 30.09.2018	Upto the quarter ended 30.09.2018	For the quarter ended 30.09.2017	Upto the quarter ended 30.09.2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	148410	315689	145987	318650
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-202	-2648	-19621	-32935
Gross Earned Premium	148612	318337	165608	351585
Add: Premium on reinsurance accepted	0	0	50	50
Less : Premium on reinsurance ceded	9330	17088	6553	14804
Net Premium	139080	298601	139484	303896
Adjustment for change in reserve for unexpired risks	-202	-2648	-19621	-32935

Premium Earned (Net)	139282	301249	159105	336831
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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 30.09.2018	Upto the quarter ended 30.09.2018	For the quarter ended 30.09.2017	Upto the quarter ended 30.09.2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	2201638	2901857	1963978	2734957
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	61017	28639	11535	60266
Gross Earned Premium	2140621	2873218	1952443	2674691
Add: Premium on reinsurance accepted	0	22	-7	1014
Less : Premium on reinsurance ceded	206908	310340	91275	201710
Net Premium	1994730	2591539	1872696	2534261
Adjustment for change in reserve for unexpired risks	61017	28639	11535	60266
Premium Earned (Net)	1933713	2562900	1861161	2473995

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 30.09.2018	Upto the quarter ended 30.09.2018	For the quarter ended 30.09.2017	Upto the quarter ended 30.09.2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	10360762	20174793	8280219	17436932
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	999082	1313501	212686	575985
Gross Earned Premium	9361680	18861292	8067533	16860947
Add: Premium on reinsurance accepted	0	0	1936	1936
Less : Premium on reinsurance ceded	533590	1021886	453148	912963
Net Premium	9827172	19152907	7829007	16525905
Adjustment for change in reserve for unexpired risks	999082	1313501	212686	575985
Premium Earned (Net)	8828090	17839406	7616321	15949920

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 30.09.2018	Upto the quarter ended 30.09.2018	For the quarter ended 30.09.2017	Upto the quarter ended 30.09.2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	141493	342759	145275	303300
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	48038	69007	-48949	-43545
Gross Earned Premium	93455	273752	194224	346845
Add: Premium on reinsurance accepted	423	1018	147	294
Less : Premium on reinsurance ceded	23168	51697	122750	149528
Net Premium	118748	292080	22672	154066
Adjustment for change in reserve for unexpired risks	48038	69007	-48949	-43545
Premium Earned (Net)	70710	223073	71621	197611

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 30.09.2018	Upto the quarter ended 30.09.2018	For the quarter ended 30.09.2017	Upto the quarter ended 30.09.2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	5605197	10998894	5711744	7189142
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-44213	259223	-1022827	-947905
Gross Earned Premium	5649410	10739671	6734571	8137047
Add: Premium on reinsurance accepted	107643	129812	74691	316957
Less : Premium on reinsurance ceded	3692688	7130893	3677857	4026732
Net Premium	2020152	3997813	2108578	3479367
Adjustment for change in reserve for unexpired risks	-44213	259223	-1022827	-947905
Premium Earned (Net)	2064365	3738590	3131405	4427272

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 30.09.2018	Upto the quarter ended 30.09.2018	For the quarter ended 30.09.2017	Upto the quarter ended 30.09.2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	30224263	58641589	27059620	50190994
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	1528148	2449685	-340686	593100
Gross Earned Premium	28696115	56191904	27400306	49597893
Add: Premium on reinsurance accepted	450537	516996	240133	575014
Less : Premium on reinsurance ceded	5638308	10700649	5319556	7207441
Net Premium	25036495	48457936	21980197	43558567
Adjustment for change in reserve for unexpired risks	1528149	2449685	-340686	593100
Premium Earned (Net)	23508346	46008251	22320883	42965467

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 30.09.2018	Upto the quarter ended 30.09.2018	For the quarter ended 30.09.2017	Upto the quarter ended 30.09.2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	33088384	66106908	29640158	57671134
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	1657037	2413573	-152075	689837
Gross Earned Premium	31431347	63693335	29792233	56981297
Add: Premium on reinsurance accepted	1084207	1634073	904262	1515348
Less : Premium on reinsurance ceded	7146359	14747381	6792058	10964971
Net Premium	27026235	52993600	23752362	48221511
Adjustment for change in reserve for unexpired risks	1657037	2413573	-152075	689837
Premium Earned (Net)	25369198	50580027	23904437	47531674

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