

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

Particulars	For the quarter ended 31.03.2019	Upto the quarter ended 31.03.2019	For the quarter ended 31.03.2018	Upto the quarter ended 31.03.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	2315545	10673249	1904930	9966243
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	109282	175676	-199263	-59944
Gross Earned Premium	2206263	10497573	2104193	10026187
Add: Premium on reinsurance accepted	327185	1715284	363077	1744311
Less : Premium on reinsurance ceded	1201749	6193316	1045589	5866688
Net Premium	1440981	6195217	1222418	5843866
Adjustment for change in reserve for unexpired risks	109282	175676	-199263	-59944
Premium Earned (Net)	1331699	6019541	1421681	5903810

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 31.03.2019	Upto the quarter ended 31.03.2019	For the quarter ended 31.03.2018	Upto the quarter ended 31.03.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	455588	2059529	476771	2130683
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-13615	-86723	-14488	-76841
Gross Earned Premium	469203	2146252	491259	2207524
Add: Premium on reinsurance accepted	2912	58925	3969	16677
Less : Premium on reinsurance ceded	98989	526036	93999	381496
Net Premium	359511	1592418	386741	1765864
Adjustment for change in reserve for unexpired risks	-13615	-86723	-14488	-76841
Premium Earned (Net)	373126	1679141	401229	1842705

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 31.03.2019	Upto the quarter ended 31.03.2019	For the quarter ended 31.03.2018	Upto the quarter ended 31.03.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	606407	1433239	201904	1015731
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-41221	-19164	-21599	-54009
Gross Earned Premium	647628	1452403	223503	1069740
Add: Premium on reinsurance accepted	770	100032	6554	44231
Less : Premium on reinsurance ceded	563904	1147613	123964	655140
Net Premium	43273	385658	84494	404822
Adjustment for change in reserve for unexpired risks	-41221	-19164	-21599	-54009
Premium Earned (Net)	84494	404822	106093	458831

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 31.03.2019	Upto the quarter ended 31.03.2019	For the quarter ended 31.03.2018	Upto the quarter ended 31.03.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	1061995	3492768	678675	3146414
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-54836	-105887	-36087	-130850
Gross Earned Premium	1116831	3598655	714762	3277264
Add: Premium on reinsurance accepted	3682	158957	10523	60908
Less : Premium on reinsurance ceded	662893	1673649	217963	1036636
Net Premium	402784	1978076	471235	2170686
Adjustment for change in reserve for unexpired risks	-54836	-105887	-36087	-130850
Premium Earned (Net)	457620	2083963	507322	2301536

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 31.03.2019	Upto the quarter ended 31.03.2019	For the quarter ended 31.03.2018	Upto the quarter ended 31.03.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	3987862	15946877	4514728	16684930

Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-234766	-320516	78310	506027
Gross Earned Premium	4222628	16267393	4436418	16178903
Add: Premium on reinsurance accepted	6255	14192	8124	9130
Less : Premium on reinsurance ceded	172037	775918	231240	867878
Net Premium	3822080	15185151	4291612	15826182
Adjustment for change in reserve for unexpired risks	-234766	-320516	78310	506027
Premium Earned (Net)	4056846	15505667	4213302	15320155

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 31.03.2019	Upto the quarter ended 31.03.2019	For the quarter ended 31.03.2018	Upto the quarter ended 31.03.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	8442542	30676899	8530006	28282598
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-41393	1129537	810987	2186738
Gross Earned Premium	8483935	29547362	7719019	26095860
Add: Premium on reinsurance accepted	0	0	180	276
Less : Premium on reinsurance ceded	421824	1617818	426682	1482867
Net Premium	8020718	29059081	8103504	26800007
Adjustment for change in reserve for unexpired risks	-41393	1129537	810987	2186738
Premium Earned (Net)	8062111	27929544	7292517	24613269

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 31.03.2019	Upto the quarter ended 31.03.2019	For the quarter ended 31.03.2018	Upto the quarter ended 31.03.2018
	(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 31.03.2019	Upto the quarter ended 31.03.2019	For the quarter ended 31.03.2018	Upto the quarter ended 31.03.2018
	(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	-69205
Gross Earned Premium	0	0	0	69205
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	-69205
Premium Earned (Net)	0	0	0	69205

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 31.03.2019	Upto the quarter ended 31.03.2019	For the quarter ended 31.03.2018	Upto the quarter ended 31.03.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	12430404	46623776	13044734	44967528
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-276159	809021	889297	2623560
Gross Earned Premium	12706563	45814755	12155437	42343968
Add: Premium on reinsurance accepted	6255	14192	8304	9406
Less : Premium on reinsurance ceded	593861	2393736	657922	2350745
Net Premium	11842798	44244232	12395116	42626189

Adjustment for change in reserve for unexpired risks	-276159	809021	889297	2623560
Premium Earned (Net)	12118957	43435211	11505819	40002629

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 31.03.2019	Upto the quarter ended 31.03.2019	For the quarter ended 31.03.2018	Upto the quarter ended 31.03.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	597234	2381315	611114	2321128
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-52950	-57925	5868	-17085
Gross Earned Premium	650184	2439240	605246	2338213
Add: Premium on reinsurance accepted	47224	360575	94565	420515
Less : Premium on reinsurance ceded	221853	829794	177175	713698
Net Premium	422605	1912096	528504	2027945
Adjustment for change in reserve for unexpired risks	-52950	-57925	5868	-17085
Premium Earned (Net)	475555	1970021	522636	2045030

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 31.03.2019	Upto the quarter ended 31.03.2019	For the quarter ended 31.03.2018	Upto the quarter ended 31.03.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	237598	1161402	234706	881188
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	18003	159829	4724	14795
Gross Earned Premium	219595	1001573	229982	866393
Add: Premium on reinsurance accepted	179845	535272	107606	232833
Less : Premium on reinsurance ceded	283420	1150684	244295	887689
Net Premium	134023	545990	98017	226332
Adjustment for change in reserve for unexpired risks	18003	159829	4724	14795
Premium Earned (Net)	116020	386161	93293	211537

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 31.03.2019	Upto the quarter ended 31.03.2019	For the quarter ended 31.03.2018	Upto the quarter ended 31.03.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	144788	619869	145130	613756
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-172	1335	-2613	-42777
Gross Earned Premium	144960	618534	147743	656533
Add: Premium on reinsurance accepted	5	56	0	50
Less : Premium on reinsurance ceded	7195	32536	7188	29087
Net Premium	137598	587389	137942	584719
Adjustment for change in reserve for unexpired risks	-172	1335	-2613	-42777
Premium Earned (Net)	137770	586054	140555	627496

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 31.03.2019	Upto the quarter ended 31.03.2019	For the quarter ended 31.03.2018	Upto the quarter ended 31.03.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	2257345	6257375	1954982	5596105
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	257558	271298	134753	378381
Gross Earned Premium	1999787	5986077	1820229	5217724
Add: Premium on reinsurance accepted	102	127	95	1209
Less : Premium on reinsurance ceded	103368	693684	316114	576093
Net Premium	2154079	5563818	1638963	5021221
Adjustment for change in reserve for unexpired risks	257558	271298	134753	378381
Premium Earned (Net)	1896521	5292520	1504210	4642840

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	Upto the quarter	For the quarter ended	Upto the quarter
	ended 31.03.2019	ended 31.03.2019	31.03.2018	ended 31.03.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	12143009	40880937	10329061	36084440
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	968213	2429284	439540	1289142
Gross Earned Premium	11174796	38451653	9889521	34795298
Add: Premium on reinsurance accepted	228324	272134	0	1936
Less : Premium on reinsurance ceded	650760	2142966	544913	1934840
Net Premium	11720573	39010105	9784148	34151536
Adjustment for change in reserve for unexpired risks	968213	2429284	439540	1289142
Premium Earned (Net)	10752360	36580821	9344608	32862394

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	Upto the quarter	For the quarter ended	Upto the quarter
	ended 31.03.2019	ended 31.03.2019	31.03.2018	ended 31.03.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	295517	784261	272388	727765
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-834	20827	25723	4164
Gross Earned Premium	296351	763434	246665	723601
Add: Premium on reinsurance accepted	793	61052	403	60635
Less : Premium on reinsurance ceded	45631	237077	20444	221817
Net Premium	250679	608236	252347	566583
Adjustment for change in reserve for unexpired risks	-834	20827	25723	4164
Premium Earned (Net)	251513	587409	226624	562419

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	Upto the quarter	For the quarter ended	Upto the quarter
	ended 31.03.2019	ended 31.03.2019	31.03.2018	ended 31.03.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	5573963	21972544	2211123	13063818
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-1573804	-1264842	92482	-57190
Gross Earned Premium	7147767	23237386	2118641	13121008
Add: Premium on reinsurance accepted	7397	151910	566655	1047074
Less : Premium on reinsurance ceded	3476676	14315738	800703	7047709
Net Premium	2104684	7808716	1977075	7063183
Adjustment for change in reserve for unexpired risks	-1573804	-1264842	92482	-57190
Premium Earned (Net)	3678488	9073558	1884593	7120373

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	Upto the quarter	For the quarter ended	Upto the quarter
	ended 31.03.2019	ended 31.03.2019	31.03.2018	ended 31.03.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	33679858	120681479	28803238	104255728
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-660145	2368827	1589774	4192990
Gross Earned Premium	34340003	118312652	27213464	100062738
Add: Premium on reinsurance accepted	469945	1395318	777628	1773658
Less : Premium on reinsurance ceded	5382764	21796215	2768754	13761678
Net Premium	28767039	100280582	26812112	92267708
Adjustment for change in reserve for unexpired risks	-660145	2368827	1589774	4192990
Premium Earned (Net)	29427184	97911755	25222338	88074718

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	Upto the quarter	For the quarter ended	Upto the quarter
	ended 31.03.2019	ended 31.03.2019	31.03.2018	ended 31.03.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	37057398	134847496	31386843	117368385
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-605699	2438616	1354424	4002196
Gross Earned Premium	37663097	132408880	30032419	113366189

Add: Premium on reinsurance accepted	800812	3269559	1151228	3578877
Less : Premium on reinsurance ceded	7247406	29663180	4032306	20665002
Net Premium	30610804	108453875	28505765	100282260
Adjustment for change in reserve for unexpired risks	-605699	2438616	1354424	4002196
Premium Earned (Net)	31216503	106015259	27151341	96280064

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