

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

Particulars	For the quarter ended 30.06.2019	Upto the quarter ended 30.06.2019	For the quarter ended 30.06.2018	Upto the quarter ended 30.06.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	4918291	4918291	3654698	3654698
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	172299	172299	-165887	-165887
Gross Earned Premium	4745992	4745992	3820585	3820585
Add: Premium on reinsurance accepted	139701	139701	463953	463953
Less : Premium on reinsurance ceded	2803332	2803332	2208588	2208588
Net Premium	2254660	2254660	1910063	1910063
Adjustment for change in reserve for unexpired risks	172299	172299	-165887	-165887
Premium Earned (Net)	2082361	2082361	2075950	2075950

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 30.06.2019	Upto the quarter ended 30.06.2019	For the quarter ended 30.06.2018	Upto the quarter ended 30.06.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	654152	654152	671381	671381
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-12441	-12441	-13968	-13968
Gross Earned Premium	666593	666593	685349	685349
Add: Premium on reinsurance accepted	5843	5843	3880	3880
Less : Premium on reinsurance ceded	149081	149081	139465	139465
Net Premium	510914	510914	535796	535796
Adjustment for change in reserve for unexpired risks	-12441	-12441	-13968	-13968
Premium Earned (Net)	523355	523355	549764	549764

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 30.06.2019	Upto the quarter ended 30.06.2019	For the quarter ended 30.06.2018	Upto the quarter ended 30.06.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	337998	337998	275119	275119
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	62917	62917	14854	14854
Gross Earned Premium	275081	275081	260265	260265
Add: Premium on reinsurance accepted	83717	83717	15574	15574
Less : Premium on reinsurance ceded	258733	258733	190628	190628
Net Premium	162982	162982	100065	100065
Adjustment for change in reserve for unexpired risks	62917	62917	14854	14854
Premium Earned (Net)	100065	100065	85211	85211

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 30.06.2019	Upto the quarter ended 30.06.2019	For the quarter ended 30.06.2018	Upto the quarter ended 30.06.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	992150	992150	946500	946500
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	50476	50476	886	886
Gross Earned Premium	941674	941674	945614	945614
Add: Premium on reinsurance accepted	89560	89560	19454	19454
Less : Premium on reinsurance ceded	407814	407814	330093	330093
Net Premium	673896	673896	635861	635861
Adjustment for change in reserve for unexpired risks	50476	50476	886	886
Premium Earned (Net)	623420	623420	634975	634975

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 30.06.2019	Upto the quarter ended 30.06.2019	For the quarter ended 30.06.2018	Upto the quarter ended 30.06.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	3336018	3336018	4074533	4074533

Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-362566	-362566	103805	103805
Gross Earned Premium	3698584	3698584	3970728	3970728
Add: Premium on reinsurance accepted	1173	1173	1860	1860
Less : Premium on reinsurance ceded	193688	193688	207760	207760
Net Premium	3143503	3143503	3868633	3868633
Adjustment for change in reserve for unexpired risks	-362566	-362566	103805	103805
Premium Earned (Net)	3506069	3506069	3764828	3764828

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 30.06.2019	Upto the quarter ended 30.06.2019	For the quarter ended 30.06.2018	Upto the quarter ended 30.06.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	6739056	6739056	7124138	7124138
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-166295	-166295	273953	273953
Gross Earned Premium	6905351	6905351	6850185	6850185
Add: Premium on reinsurance accepted	0	0	0	0
Less : Premium on reinsurance ceded	335975	335975	388467	388467
Net Premium	6403081	6403081	6735671	6735671
Adjustment for change in reserve for unexpired risks	-166295	-166295	273953	273953
Premium Earned (Net)	6569376	6569376	6461718	6461718

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 30.06.2019	Upto the quarter ended 30.06.2019	For the quarter ended 30.06.2018	Upto the quarter ended 30.06.2018
	(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 30.06.2019	Upto the quarter ended 30.06.2019	For the quarter ended 30.06.2018	Upto the quarter ended 30.06.2018
	(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 TOTAL

Particulars	For the quarter ended 30.06.2019	Upto the quarter ended 30.06.2019	For the quarter ended 30.06.2018	Upto the quarter ended 30.06.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	10075074	10075074	11198671	11198671
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-528861	-528861	377758	377758
Gross Earned Premium	10603935	10603935	10820913	10820913
Add: Premium on reinsurance accepted	1173	1173	1860	1860
Less : Premium on reinsurance ceded	529663	529663	596227	596227
Net Premium	9546584	9546584	10604304	10604304

Adjustment for change in reserve for unexpired risks	-528861	-528861	377758	377758
Premium Earned (Net)	10075445	10075445	10226546	10226546

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 30.06.2019	Upto the quarter ended 30.06.2019	For the quarter ended 30.06.2018	Upto the quarter ended 30.06.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	709787	709787	694952	694952
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	43263	43263	-84735	-84735
Gross Earned Premium	666524	666524	779687	779687
Add: Premium on reinsurance accepted	56891	56891	-57143	-57143
Less : Premium on reinsurance ceded	230091	230091	187747	187747
Net Premium	536587	536587	450062	450062
Adjustment for change in reserve for unexpired risks	43263	43263	-84735	-84735
Premium Earned (Net)	493324	493324	534797	534797

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 30.06.2019	Upto the quarter ended 30.06.2019	For the quarter ended 30.06.2018	Upto the quarter ended 30.06.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	156646	156646	247211	247211
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	1061	1061	24513	24513
Gross Earned Premium	155585	155585	222698	222698
Add: Premium on reinsurance accepted	206668	206668	98955	98955
Less : Premium on reinsurance ceded	227176	227176	212149	212149
Net Premium	136138	136138	134017	134017
Adjustment for change in reserve for unexpired risks	1061	1061	24513	24513
Premium Earned (Net)	135077	135077	109504	109504

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 30.06.2019	Upto the quarter ended 30.06.2019	For the quarter ended 30.06.2018	Upto the quarter ended 30.06.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	170629	170629	167279	167279
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	930	930	-2446	-2446
Gross Earned Premium	169699	169699	169725	169725
Add: Premium on reinsurance accepted	0	0	0	0
Less : Premium on reinsurance ceded	9248	9248	7758	7758
Net Premium	161381	161381	159521	159521
Adjustment for change in reserve for unexpired risks	930	930	-2446	-2446
Premium Earned (Net)	160451	160451	161967	161967

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 30.06.2019	Upto the quarter ended 30.06.2019	For the quarter ended 30.06.2018	Upto the quarter ended 30.06.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	595305	595305	700219	700219
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	77093	77093	-32378	-32378
Gross Earned Premium	518212	518212	732597	732597
Add: Premium on reinsurance accepted	17	17	22	22
Less : Premium on reinsurance ceded	-155673	-155673	103432	103432
Net Premium	750995	750995	596809	596809
Adjustment for change in reserve for unexpired risks	77093	77093	-32378	-32378
Premium Earned (Net)	673902	673902	629187	629187

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 30.06.2019	Upto the quarter ended 30.06.2019	For the quarter ended 30.06.2018	Upto the quarter ended 30.06.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	9706647	9706647	9814031	9814031
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-42682	-42682	314419	314419
Gross Earned Premium	9749329	9749329	9499612	9499612
Add: Premium on reinsurance accepted	16805	16805	0	0
Less : Premium on reinsurance ceded	483080	483080	488296	488296
Net Premium	9240372	9240372	9325735	9325735
Adjustment for change in reserve for unexpired risks	-42682	-42682	314419	314419
Premium Earned (Net)	9283054	9283054	9011316	9011316

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 30.06.2019	Upto the quarter ended 30.06.2019	For the quarter ended 30.06.2018	Upto the quarter ended 30.06.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	203543	203543	201266	201266
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-10685	-10685	20969	20969
Gross Earned Premium	214228	214228	180297	180297
Add: Premium on reinsurance accepted	140	140	595	595
Less : Premium on reinsurance ceded	51720	51720	28529	28529
Net Premium	151963	151963	173332	173332
Adjustment for change in reserve for unexpired risks	-10685	-10685	20969	20969
Premium Earned (Net)	162648	162648	152363	152363

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 30.06.2019	Upto the quarter ended 30.06.2019	For the quarter ended 30.06.2018	Upto the quarter ended 30.06.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	7294195	7294195	5393697	5393697
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	259107	259107	303436	303436
Gross Earned Premium	7035088	7035088	5090261	5090261
Add: Premium on reinsurance accepted	9124	9124	22169	22169
Less : Premium on reinsurance ceded	5032523	5032523	3438205	3438205
Net Premium	2270796	2270796	1977661	1977661
Adjustment for change in reserve for unexpired risks	259107	259107	303436	303436
Premium Earned (Net)	2011689	2011689	1674225	1674225

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 30.06.2019	Upto the quarter ended 30.06.2019	For the quarter ended 30.06.2018	Upto the quarter ended 30.06.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	28911826	28911826	28417326	28417326
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-200774	-200774	921537	921537
Gross Earned Premium	29112600	29112600	27495790	27495790
Add: Premium on reinsurance accepted	290818	290818	66459	66459
Less : Premium on reinsurance ceded	6407828	6407828	5062341	5062341
Net Premium	22794816	22794816	23421444	23421444
Adjustment for change in reserve for unexpired risks	-200774	-200774	921537	921537
Premium Earned (Net)	22995590	22995590	22499907	22499907

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 30.06.2019	Upto the quarter ended 30.06.2019	For the quarter ended 30.06.2018	Upto the quarter ended 30.06.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	34822267	34822267	33018524	33018524
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	22001	22001	756536	756536
Gross Earned Premium	34800266	34800266	32261989	32261989

Add: Premium on reinsurance accepted	520079	520079	549866	549866
Less : Premium on reinsurance ceded	9618974	9618974	7601022	7601022
Net Premium	25723372	25723372	25967368	25967368
Adjustment for change in reserve for unexpired risks	22001	22001	756536	756536
Premium Earned (Net)	25701371	25701371	25210832	25210832

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