

FORM NL-4-PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(₹ '000)

For The Quarter Ended December 31, 2016	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS										For The Quarter Ended December 31, 2016	
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Others		Total
Premium from direct business written	245,548	35,416	16,899	471,380	322,351	1,775	47,731	181,131	1,208	14,729	-	135	1,301,251	2,341,691	2,639,554
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Earned Premium	245,548	35,416	16,899	471,380	322,351	1,775	47,731	181,131	1,208	14,729	-	135	1,301,251	2,341,691	2,639,554
Add: Premium on reinsurance accepted	8,086	-	-	-	(957)	-	-	-	-	1,298	-	-	13	354	8,440
Less : Premium on reinsurance ceded	145,946	23,750	16,667	27,985	25,901	834	13,388	23,473	826	11,595	-	128	1,182,226	1,286,356	1,472,719
Net Premium	107,688	11,666	232	443,395	295,493	941	34,343	157,658	382	4,432	-	7	119,038	1,055,689	1,175,275
Adjustment for change in reserve for unexpired risks	5,209	(4,368)	16	147,063	81,378	1,731	2,899	57,793	429	7,592	-	59	117,433	416,377	417,234
Premium Earned (Net)	112,897	7,298	248	590,458	376,871	2,672	37,242	215,451	811	12,024	-	66	236,471	1,472,066	1,592,509

PREMIUM EARNED [NET]

(₹ '000)

Up to the Quarter Ended December 31, 2016	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS										Up to the Quarter Ended December 31, 2016	
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Others		Total
Premium from direct business written	1,042,845	140,849	41,786	1,828,027	1,169,674	10,107	160,432	669,270	4,552	77,448	-	2,150	2,931,490	6,853,150	8,078,630
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Earned Premium	1,042,845	140,849	41,786	1,828,027	1,169,674	10,107	160,432	669,270	4,552	77,448	-	2,150	2,931,490	6,853,150	8,078,630
Add: Premium on reinsurance accepted	26,642	-	-	-	(957)	-	-	-	-	4,197	-	-	39	3,279	29,921
Less : Premium on reinsurance ceded	589,539	74,842	41,200	109,737	76,632	2,743	34,740	91,542	2,146	49,678	-	2,042	2,452,671	2,821,931	3,527,512
Net Premium	479,948	66,007	586	1,718,290	1,092,085	7,364	125,692	577,728	2,406	31,967	-	108	478,858	4,034,498	4,581,039
Adjustment for change in reserve for unexpired risks	(52,886)	(42,199)	(209)	(76,835)	(92,462)	1,508	(30,425)	70,065	3,858	464	-	105	87,361	(36,361)	(131,655)
Premium Earned (Net)	427,062	23,808	377	1,641,455	999,623	8,872	95,267	647,793	6,264	32,431	-	213	566,219	3,998,137	4,449,384

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PREMIUM EARNED [NET]

(₹ '000)

For the corresponding quarter of the preceding period ended December 31, 2015	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS										For the corresponding quarter of the preceding period ended December 31, 2015	
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Others	Total	Grand Total
Premium from direct business written	241,761	34,916	6,089	453,181	285,075	4,795	8,892	186,874	1,095	27,025	-	1,500	785,508	1,753,945	2,036,711
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Earned Premium	241,761	34,916	6,089	453,181	285,075	4,795	8,892	186,874	1,095	27,025	-	1,500	785,508	1,753,945	2,036,711
Add: Premium on reinsurance accepted	7,313	-	-	-	-	-	-	-	-	1,668	-	-	-	1,668	8,981
Less : Premium on reinsurance ceded	117,582	17,681	6,279	27,501	34,067	240	3,753	32,360	1,447	15,459	-	1,425	570,253	686,505	828,047
Net Premium	131,492	17,235	(190)	425,680	251,008	4,555	5,139	154,514	(352)	13,234	-	75	215,255	1,069,108	1,217,645
Adjustment for change in reserve for unexpired risks	(3,859)	(4,912)	299	(12,880)	38,124	(1,713)	19,105	158,129	366	(7,214)	-	132	22,763	216,812	208,340
Premium Earned (Net)	127,633	12,323	109	412,800	289,132	2,842	24,244	312,643	14	6,020	-	207	238,018	1,285,920	1,425,985

PREMIUM EARNED [NET]

(₹ '000)

Up to the Quarter of the preceding period ended December 31, 2015	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS										Up to the Quarter of the preceding period ended December 31, 2015	
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Others	Total	Grand Total
Premium from direct business written	1,017,059	117,249	15,518	1,309,221	750,418	15,994	114,515	1,058,805	4,445	77,455	-	4,446	1,491,733	4,827,032	5,976,858
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Earned Premium	1,017,059	117,249	15,518	1,309,221	750,418	15,994	114,515	1,058,805	4,445	77,455	-	4,446	1,491,733	4,827,032	5,976,858
Add: Premium on reinsurance accepted	25,516	-	-	-	(11,205)	-	-	-	-	10,484	-	-	-	(721)	24,795
Less : Premium on reinsurance ceded	535,195	60,150	15,550	80,782	76,098	800	24,272	117,541	4,631	18,573	-	4,024	969,392	1,296,113	1,907,008
Net Premium	507,380	57,099	(32)	1,228,439	663,115	15,194	90,243	941,264	(186)	69,366	-	422	522,341	3,530,198	4,094,645
Adjustment for change in reserve for unexpired risks	(96,704)	(18,999)	141	(54,197)	35,680	166	(30,315)	29,134	(94)	(20,168)	-	29	33,909	(5,856)	(121,418)
Premium Earned (Net)	410,676	38,100	109	1,174,242	698,795	15,360	59,928	970,398	(280)	49,198	-	451	556,250	3,524,342	3,973,227

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