

FORM NL-4-PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(₹ '000)

For The Quarter Ended Sep 30, 2019	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												For The Quarter Ended Sep 30, 2019
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Crop	Others	Total	
Premium from direct business written	2,99,397	56,619	56,060	8,16,984	8,62,237	3,489	61,949	4,07,367	4,357	17,559	-	-	55,99,645	1,41,523	79,15,110	83,27,186
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Earned Premium	2,99,397	56,619	56,060	8,16,984	8,62,237	3,489	61,949	4,07,367	4,357	17,559	-	-	55,99,645	1,41,523	79,15,110	83,27,186
Add: Premium on reinsurance accepted	20,191	-	-	-	-	-	-	-	-	(839)	-	-	-	-	(839)	19,352
Less: Premium on reinsurance ceded	1,97,100	38,158	54,657	56,885	61,225	174	33,352	27,363	2,722	25,192	-	-	47,33,102	45,496	49,85,511	52,75,426
Net Premium	1,22,488	18,461	1,403	7,60,099	8,01,012	3,315	28,597	3,80,004	1,635	(8,472)	-	-	8,66,543	96,027	29,28,760	30,71,112
Adjustment for change in reserve for unexpired risks	10,618	(8,539)	(1,255)	2,47,889	1,92,731	(1,106)	26,678	(21,345)	31	6,835	-	5	(6,15,961)	28,354	(1,35,889)	(1,35,065)
Premium Earned (Net)	1,33,106	9,922	148	10,07,988	9,93,743	2,209	55,275	3,58,659	1,666	(1,637)	-	5	2,50,582	1,24,381	27,92,871	29,36,047

PREMIUM EARNED [NET]

(₹ '000)

Up to The Quarter Ended Sep 30, 2019	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												Up to The Quarter Ended Sep 30, 2019
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Crop	Others	Total	
Premium from direct business written	11,79,140	1,02,729	63,471	15,92,122	15,98,703	6,949	3,00,524	8,80,318	14,945	45,175	-	420	58,21,066	3,11,121	1,05,71,343	1,19,16,683
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Earned Premium	11,79,140	1,02,729	63,471	15,92,122	15,98,703	6,949	3,00,524	8,80,318	14,945	45,175	-	420	58,21,066	3,11,121	1,05,71,343	1,19,16,683
Add: Premium on reinsurance accepted	35,068	-	-	-	-	-	-	-	-	2,700	-	-	-	-	2,700	37,768
Less: Premium on reinsurance ceded	9,29,849	63,815	61,791	1,03,843	1,08,956	347	90,186	54,106	8,505	45,577	-	399	49,19,052	96,428	54,27,399	64,82,854
Net Premium	2,84,359	38,914	1,680	14,88,279	14,89,747	6,602	2,10,338	8,26,212	6,440	2,298	-	21	9,02,014	2,14,693	51,46,644	54,71,597
Adjustment for change in reserve for unexpired risks	(32,680)	(14,226)	(1,393)	1,75,697	3,76,332	(2,427)	(87,497)	(1,32,359)	(1,814)	8,286	-	(13)	(4,52,869)	36,187	(80,477)	(1,28,776)
Premium Earned (Net)	2,51,679	24,688	287	16,63,976	18,66,079	4,175	1,22,841	6,93,853	4,626	10,584	-	8	4,49,145	2,50,880	50,66,167	53,42,821

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For The Quarter Ended Sep 30, 2018	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												For The Quarter Ended Sep 30, 2018
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Crop	Others	Total	Grand Total
Premium from direct business written	2,33,548	21,328	8,159	7,31,826	7,06,160	1,613	48,089	3,05,332	4,527	13,749	-	-	26,32,479	1,57,296	46,01,071	48,64,106
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Earned Premium	2,33,548	21,328	8,159	7,31,826	7,06,160	1,613	48,089	3,05,332	4,527	13,749	-	-	26,32,479	1,57,296	46,01,071	48,64,106
Add: Premium on reinsurance accepted	8,232	-	-	-	-	-	-	-	-	1,320	-	-	-	-	1,320	9,552
Less : Premium on reinsurance ceded	1,05,367	14,056	8,012	80,715	31,412	81	17,585	21,934	1,411	7,738	-	-	21,03,217	52,842	23,16,935	24,44,370
Net Premium	1,36,413	7,272	147	6,51,111	6,74,748	1,532	30,504	2,83,398	3,116	7,331	-	-	5,29,262	1,04,454	22,85,456	24,29,288
Adjustment for change in reserve for unexpired risks	2,118	3,029	20	63,283	78,801	523	30,440	(30,656)	(1,011)	1,700	-	-	(2,78,024)	17,806	(1,17,138)	(1,11,971)
Premium Earned (Net)	1,38,531	10,301	167	7,14,394	7,53,549	2,055	60,944	2,52,742	2,105	9,031	-	-	2,51,238	1,22,260	21,68,318	23,17,317

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Up to The Quarter Ended Sep 30, 2018	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												Up to The Quarter Ended Sep 30, 2018
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Crop	Others	Total	Grand Total
Premium from direct business written	8,89,264	86,600	15,583	13,30,387	13,31,032	4,649	2,22,675	6,44,074	6,296	43,086	-	-	31,55,840	3,45,933	70,83,972	80,75,419
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Earned Premium	8,89,264	86,600	15,583	13,30,387	13,31,032	4,649	2,22,675	6,44,074	6,296	43,086	-	-	31,55,840	3,45,933	70,83,972	80,75,419
Add: Premium on reinsurance accepted	12,458	-	-	-	-	-	-	-	-	2,626	-	-	-	-	2,626	15,084
Less : Premium on reinsurance ceded	5,96,463	51,941	21,936	1,11,391	1,05,534	345	56,357	44,712	1,957	32,632	-	-	21,65,525	99,185	26,17,638	32,87,978
Net Premium	3,05,259	34,659	(6,353)	12,18,996	12,25,498	4,304	1,66,318	5,99,362	4,339	13,080	-	-	9,90,315	2,46,748	44,68,960	48,02,525
Adjustment for change in reserve for unexpired risks	(31,532)	(6,421)	6,702	2,84,900	2,43,986	(183)	(49,091)	(1,08,211)	(1,483)	1,691	-	-	(2,17,352)	12,753	1,67,010	1,35,759
Premium Earned (Net)	2,73,727	28,238	349	15,03,896	14,69,484	4,121	1,17,227	4,91,151	2,856	14,771	-	-	7,72,963	2,59,501	46,35,970	49,38,284

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