

**FORM NL-4-PREMIUM SCHEDULE**

**PREMIUM EARNED [NET]**

**FIRE**

Particulars	For the quarter ending 30.09.2015	Upto the quarter ending 30.09.2015	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	2494432	5890647	2615467	5800061
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	263467	392320	-130611	-383816
Gross Earned Premium	2230965	5498327	2746078	6183877
Add: Premium on reinsurance accepted	454360	886179	502198	652600
Less : Premium on reinsurance ceded	1255326	3058906	1951134	3519381
Net Premium	1693466	3717920	1166531	2933280
Adjustment for change in reserve for unexpired risks	263467	392320	-130611	-383816
<b>Premium Earned (Net)</b>	<b>1429999</b>	<b>3325600</b>	<b>1297142</b>	<b>3317095</b>

*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 ending 30.09.2015	Upto the quarter ending 30.09.2015	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	590499	1406650	579751	1400660
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-31946	-34021	-5877	-16711
Gross Earned Premium	622445	1440671	585628	1417371
Add: Premium on reinsurance accepted	2126	4035	10266	12958
Less : Premium on reinsurance ceded	100062	191738	33562	126630
Net Premium	492563	1218947	556455	1286988
Adjustment for change in reserve for unexpired risks	-31946	-34021	-5877	-16711
<b>Premium Earned (Net)</b>	<b>524509</b>	<b>1252968</b>	<b>562332</b>	<b>1303699</b>

*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 ending 30.09.2015	Upto the quarter ending 30.09.2015	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	591773	1136014	342141	1028376
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	11604	-112205	-69359	67781
Gross Earned Premium	580169	1248219	411500	960595
Add: Premium on reinsurance accepted	8840	24927	12818	148663
Less : Premium on reinsurance ceded	485646	860726	251596	764619
Net Premium	114967	300215	103363	412420
Adjustment for change in reserve for unexpired risks	11604	-112205	-69359	67781
<b>Premium Earned (Net)</b>	<b>103363</b>	<b>412420</b>	<b>172722</b>	<b>344639</b>

*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 ending 30.09.2015	Upto the quarter ending 30.09.2015	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	1182272	2542664	921892	2429036
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-20342	-146226	-75236	51070
Gross Earned Premium	1202614	2688890	997128	2377966
Add: Premium on reinsurance accepted	10966	28962	23084	161621

Less : Premium on reinsurance ceded	585708	1052464	285158	891249
Net Premium	607530	1519162	659818	1699408
Adjustment for change in reserve for unexpired risks	-20342	-146226	-75236	51070
<b>Premium Earned (Net)</b>	<b>627872</b>	<b>1665388</b>	<b>735054</b>	<b>1648338</b>

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 ending 30.09.2015	Upto the quarter ending 30.09.2015	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	3247463	6493522	2933322	5933650
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	166401	277857	74257	136424
Gross Earned Premium	3081062	6215665	2859065	5797226
Add: Premium on reinsurance accepted	350	933	66	524
Less : Premium on reinsurance ceded	142632	325932	161009	321364
Net Premium	3105181	6168523	2772379	5612810
Adjustment for change in reserve for unexpired risks	166401	277857	74257	136424
<b>Premium Earned (Net)</b>	<b>2938780</b>	<b>5890666</b>	<b>2698122</b>	<b>5476386</b>

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 ending 30.09.2015	Upto the quarter ending 30.09.2015	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	4487247	8890975	3875019	7696158
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	194993	473164	375449	530183
Gross Earned Premium	4292254	8417811	3499570	7165975
Add: Premium on reinsurance accepted	-45	0	0	0
Less : Premium on reinsurance ceded	418730	636874	196532	388384
Net Premium	4068472	8254101	3678487	7307774
Adjustment for change in reserve for unexpired risks	194993	473164	375449	530183
<b>Premium Earned (Net)</b>	<b>3873479</b>	<b>7780937</b>	<b>3303038</b>	<b>6777591</b>

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 ending 30.09.2015	Upto the quarter ending 30.09.2015	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014
	(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
<b>Premium Earned (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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 ending 30.09.2015	Upto the quarter ending 30.09.2015	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)

Premium from direct business written	116372	241899	118882	240807
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	54688	55036	-41349	-68949
Gross Earned Premium	61684	186863	160231	309756
Add: Premium on reinsurance accepted	0	59512	71439	130951
Less : Premium on reinsurance ceded	-88327	12095	94997	192513
Net Premium	204699	289316	95324	179245
Adjustment for change in reserve for unexpired risks	54688	55036	-41349	-68949
<b>Premium Earned (Net)</b>	<b>150011</b>	<b>234280</b>	<b>136673</b>	<b>248194</b>

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

#### MOTOR TOTAL

Particulars	For the quarter ending 30.09.2015	Upto the quarter ending 30.09.2015	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	7851082	15626396	6927223	13870615
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	416082	806057	408357	597658
Gross Earned Premium	7435000	14820339	6518866	13272957
Add: Premium on reinsurance accepted	305	60445	71505	131475
Less : Premium on reinsurance ceded	473035	974901	452538	902261
Net Premium	7378352	14711940	6546190	13099829
Adjustment for change in reserve for unexpired risks	416082	806057	408357	597658
<b>Premium Earned (Net)</b>	<b>6962270</b>	<b>13905883</b>	<b>6137833</b>	<b>12502171</b>

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

#### ENGINEERING

Particulars	For the quarter ending 30.09.2015	Upto the quarter ending 30.09.2015	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	698406	1719850	775631	1861971
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	41514	43797	-134234	-142307
Gross Earned Premium	656892	1676053	909865	2004278
Add: Premium on reinsurance accepted	33149	171278	-44062	61186
Less : Premium on reinsurance ceded	230342	575046	313384	694668
Net Premium	501213	1316082	418185	1228489
Adjustment for change in reserve for unexpired risks	41514	43797	-134234	-142307
<b>Premium Earned (Net)</b>	<b>459699</b>	<b>1272285</b>	<b>552419</b>	<b>1370796</b>

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

#### AVIATION

Particulars	For the quarter ending 30.09.2015	Upto the quarter ending 30.09.2015	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	263132	489027	256578	482097
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	31325	35230	7505	-34645
Gross Earned Premium	231807	453797	249073	516742
Add: Premium on reinsurance accepted	86925	118742	25593	70900
Less : Premium on reinsurance ceded	257498	471463	252261	487150
Net Premium	92559	136306	29910	65847
Adjustment for change in reserve for unexpired risks	31325	35230	7505	-34645

<b>Premium Earned (Net)</b>	61234	101076	22405	100492
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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.

#### WORKMEN'S COMPENSATION

Particulars	For the quarter ending 30.09.2015	Upto the quarter ending 30.09.2015	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	214806	421852	194595	403849
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	10025	9066	-6406	-16056
Gross Earned Premium	204781	412786	201001	419905
Add: Premium on reinsurance accepted	0	0	0	0
Less : Premium on reinsurance ceded	9780	20165	9619	20294
Net Premium	205026	401687	184976	383555
Adjustment for change in reserve for unexpired risks	10025	9066	-6406	-16056
<b>Premium Earned (Net)</b>	<b>195001</b>	<b>392621</b>	<b>191382</b>	<b>399611</b>

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 ending 30.09.2015	Upto the quarter ending 30.09.2015	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	421394	883291	402321	753643
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	8950	65838	44908	15580
Gross Earned Premium	412444	817453	357413	738063
Add: Premium on reinsurance accepted	1324	1417	26	766
Less : Premium on reinsurance ceded	30570	69672	28098	71048
Net Premium	392148	815036	374249	683361
Adjustment for change in reserve for unexpired risks	8950	65838	44908	15580
<b>Premium Earned (Net)</b>	<b>383198</b>	<b>749198</b>	<b>329341</b>	<b>667781</b>

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 ending 30.09.2015	Upto the quarter ending 30.09.2015	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	6428504	12934480	5003601	10678420
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	679906	1071089	113074	455463
Gross Earned Premium	5748598	11863391	4890527	10222957
Add: Premium on reinsurance accepted	0	191	-6064	1203
Less : Premium on reinsurance ceded	321082	646345	249928	533475
Net Premium	6107422	12288326	4747609	10146148
Adjustment for change in reserve for unexpired risks	679906	1071089	113074	455463
<b>Premium Earned (Net)</b>	<b>5427516</b>	<b>11217237</b>	<b>4634535</b>	<b>9690685</b>

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 ending 30.09.2015	Upto the quarter ending 30.09.2015	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	149826	296065	150137	263241
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	4610	20594	31015	30112
Gross Earned Premium	145216	275471	119122	233129

Add: Premium on reinsurance accepted	1938	2045	46	221
Less : Premium on reinsurance ceded	15168	36365	22808	42905
Net Premium	136596	261745	127375	220557
Adjustment for change in reserve for unexpired risks	4610	20594	31015	30112
<b>Premium Earned (Net)</b>	<b>131986</b>	<b>241151</b>	<b>96360</b>	<b>190445</b>

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 ending 30.09.2015	Upto the quarter ending 30.09.2015	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	1088597	2288699	1057695	2241556
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	32372	-7331	-35523	-131478
Gross Earned Premium	1056225	2296030	1093218	2373034
Add: Premium on reinsurance accepted	20574	72215	28013	178697
Less : Premium on reinsurance ceded	22146	214962	63427	259638
Net Premium	1087025	2145952	1022281	2160615
Adjustment for change in reserve for unexpired risks	32372	-7331	-35523	-131478
<b>Premium Earned (Net)</b>	<b>1054653</b>	<b>2153283</b>	<b>1057804</b>	<b>2292093</b>

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 ending 30.09.2015	Upto the quarter ending 30.09.2015	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	17115746	34659660	14767781	30555390
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	1224784	2044338	428696	774327
Gross Earned Premium	15890963	32615320	14339085	29781065
Add: Premium on reinsurance accepted	144216	426333	75057	444448
Less : Premium on reinsurance ceded	1359620	3008919	1392063	3011439
Net Premium	15900341	32077073	13450775	27988401
Adjustment for change in reserve for unexpired risks	1224784	2044338	428696	774327
<b>Premium Earned (Net)</b>	<b>14675557</b>	<b>30032735</b>	<b>13022079</b>	<b>27214074</b>

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 ending 30.09.2015	Upto the quarter ending 30.09.2015	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	20792450	43092971	18305140	38784487
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	1467909	2290432	222849	441581
Gross Earned Premium	19324542	40802537	18082291	38342908
Add: Premium on reinsurance accepted	609542	1341474	600339	1258669
Less : Premium on reinsurance ceded	3200654	7120289	3628355	7422069
Net Premium	18201337	37314155	15277124	32621087
Adjustment for change in reserve for unexpired risks	1467909	2290432	222849	441581
<b>Premium Earned (Net)</b>	<b>16733428</b>	<b>35023723</b>	<b>15054275</b>	<b>32179506</b>

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