

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

Particulars	For the quarter ended 31.12.2018	Upto the quarter ended 31.12.2018	For the quarter ended 31.12.2017	Upto the quarter ended 31.12.2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	2536314	8357704	2267910	8061313
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	89298	66394	-70119	139319
Gross Earned Premium	2447016	8291310	2338029	7921994
Add: Premium on reinsurance accepted	392143	1388099	465360	1381234
Less : Premium on reinsurance ceded	1636938	4991567	1620347	4821099
Net Premium	1291519	4754236	1112923	4621448
Adjustment for change in reserve for unexpired risks	89298	66394	-70119	139319
Premium Earned (Net)	1202221	4687842	1183042	4482129

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 31.12.2018	Upto the quarter ended 31.12.2018	For the quarter ended 31.12.2017	Upto the quarter ended 31.12.2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	497960	1603941	497167	1653912
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-4844	-73108	-32	-62353
Gross Earned Premium	502804	1677049	497199	1716265
Add: Premium on reinsurance accepted	15402	56013	11489	12708
Less : Premium on reinsurance ceded	110084	427047	95690	287497
Net Premium	403278	1232907	412966	1379123
Adjustment for change in reserve for unexpired risks	-4844	-73108	-32	-62353
Premium Earned (Net)	408122	1306015	412998	1441476

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 31.12.2018	Upto the quarter ended 31.12.2018	For the quarter ended 31.12.2017	Upto the quarter ended 31.12.2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	288884	826832	283835	813827
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-32999	22057	17971	-32410
Gross Earned Premium	321883	804775	265864	846237
Add: Premium on reinsurance accepted	18752	99262	14436	37677
Less : Premium on reinsurance ceded	208569	583709	166205	531176
Net Premium	99067	342385	132066	320328
Adjustment for change in reserve for unexpired risks	-32999	22057	17971	-32410
Premium Earned (Net)	132066	320328	114095	352738

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 31.12.2018	Upto the quarter ended 31.12.2018	For the quarter ended 31.12.2017	Upto the quarter ended 31.12.2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	786844	2430773	781002	2467739
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-37843	-51051	17939	-94763
Gross Earned Premium	824687	2481824	763063	2562502
Add: Premium on reinsurance accepted	34154	155275	25925	50385

Less : Premium on reinsurance ceded	318653	1010756	261895	818673
Net Premium	502345	1575292	545032	1699451
Adjustment for change in reserve for unexpired risks	-37843	-51051	17939	-94763
Premium Earned (Net)	540188	1626343	527093	1794214

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 31.12.2018	Upto the quarter ended 31.12.2018	For the quarter ended 31.12.2017	Upto the quarter ended 31.12.2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	4048453	11959015	4520389	12170202
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-219227	-85750	201654	427717
Gross Earned Premium	4267680	12044765	4318735	11742485
Add: Premium on reinsurance accepted	4798	7937	589	1006
Less : Premium on reinsurance ceded	201285	603881	230560	636638
Net Premium	3851966	11363071	4290418	11534570
Adjustment for change in reserve for unexpired risks	-219227	-85750	201654	427717
Premium Earned (Net)	4071193	11448821	4088764	11106853

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 31.12.2018	Upto the quarter ended 31.12.2018	For the quarter ended 31.12.2017	Upto the quarter ended 31.12.2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	8094082	22234357	6901475	19752592
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	571963	1170930	549480	1375751
Gross Earned Premium	7522119	21063427	6351995	18376841
Add: Premium on reinsurance accepted	0	0	96	96
Less : Premium on reinsurance ceded	437381	1195994	388796	1056185
Net Premium	7656701	21038363	6512775	18696503
Adjustment for change in reserve for unexpired risks	571963	1170930	549480	1375751
Premium Earned (Net)	7084738	19867433	5963295	17320752

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 31.12.2018	Upto the quarter ended 31.12.2018	For the quarter ended 31.12.2017	Upto the quarter ended 31.12.2017
	(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 31.12.2018	Upto the quarter ended 31.12.2018	For the quarter ended 31.12.2017	Upto the quarter ended 31.12.2017
	(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	-99	0	-26309	-69205
Gross Earned Premium	99	0	26309	69205
Add: Premium on reinsurance accepted	0	0	0	0
Less : Premium on reinsurance ceded	0	0	-197	0
Net Premium	0	0	197	0
Adjustment for change in reserve for unexpired risks	-99	0	-26309	-69205
Premium Earned (Net)	99	0	26506	69205

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 ended 31.12.2018	Upto the quarter ended 31.12.2018	For the quarter ended 31.12.2017	Upto the quarter ended 31.12.2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	12142535	34193372	11421864	31922794
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	352637	1085180	724825	1734263
Gross Earned Premium	11789898	33108192	10697039	30188531
Add: Premium on reinsurance accepted	4798	7937	685	1102
Less : Premium on reinsurance ceded	638666	1799875	619159	1692823
Net Premium	11508667	32401434	10803390	30231073
Adjustment for change in reserve for unexpired risks	352637	1085180	724825	1734263
Premium Earned (Net)	11156030	31316254	10078565	28496810

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 ended 31.12.2018	Upto the quarter ended 31.12.2018	For the quarter ended 31.12.2017	Upto the quarter ended 31.12.2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	525733	1784081	478725	1710014
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	17407	-4975	20999	-22953
Gross Earned Premium	508326	1789056	457726	1732967
Add: Premium on reinsurance accepted	122802	313351	147877	325950
Less : Premium on reinsurance ceded	143963	607941	156843	536523
Net Premium	504572	1489491	469759	1499441
Adjustment for change in reserve for unexpired risks	17407	-4975	20999	-22953
Premium Earned (Net)	487165	1494466	448760	1522394

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 ended 31.12.2018	Upto the quarter ended 31.12.2018	For the quarter ended 31.12.2017	Upto the quarter ended 31.12.2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	325392	923804	170688	646482
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	70024	141826	-5678	10071
Gross Earned Premium	255368	781978	176366	636411
Add: Premium on reinsurance accepted	162971	355427	48954	125227
Less : Premium on reinsurance ceded	323706	867264	195034	643394
Net Premium	164657	411967	24608	128315
Adjustment for change in reserve for unexpired risks	70024	141826	-5678	10071

Premium Earned (Net)	94633	270141	30286	118244
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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 ended 31.12.2018	Upto the quarter ended 31.12.2018	For the quarter ended 31.12.2017	Upto the quarter ended 31.12.2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	159392	475081	149976	468626
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	4155	1507	-7229	-40164
Gross Earned Premium	155237	473574	157205	508790
Add: Premium on reinsurance accepted	51	51	0	50
Less : Premium on reinsurance ceded	8253	25341	7095	21899
Net Premium	151190	449791	142881	446777
Adjustment for change in reserve for unexpired risks	4155	1507	-7229	-40164
Premium Earned (Net)	147035	448284	150110	486941

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 31.12.2018	Upto the quarter ended 31.12.2018	For the quarter ended 31.12.2017	Upto the quarter ended 31.12.2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	1098173	4000030	906166	3641123
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-14899	13740	183362	243628
Gross Earned Premium	1113072	3986290	722804	3397495
Add: Premium on reinsurance accepted	3	25	100	1114
Less : Premium on reinsurance ceded	279976	590316	58269	259979
Net Premium	818200	3409739	847997	3382258
Adjustment for change in reserve for unexpired risks	-14899	13740	183362	243628
Premium Earned (Net)	833099	3395999	664635	3138630

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 31.12.2018	Upto the quarter ended 31.12.2018	For the quarter ended 31.12.2017	Upto the quarter ended 31.12.2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	8563135	28737928	8318447	25755379
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	147570	1461071	273617	849602
Gross Earned Premium	8415565	27276857	8044830	24905777
Add: Premium on reinsurance accepted	43810	43810	0	1936
Less : Premium on reinsurance ceded	470320	1492206	476964	1389927
Net Premium	8136625	27289532	7841483	24367388
Adjustment for change in reserve for unexpired risks	147570	1461071	273617	849602
Premium Earned (Net)	7989055	25828461	7567866	23517786

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 31.12.2018	Upto the quarter ended 31.12.2018	For the quarter ended 31.12.2017	Upto the quarter ended 31.12.2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	145985	488744	152077	455377
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-47346	21661	21986	-21559
Gross Earned Premium	193331	467083	130091	476936

Add: Premium on reinsurance accepted	59241	60259	59938	60232
Less : Premium on reinsurance ceded	139749	191446	51845	201373
Net Premium	65477	357557	160170	314236
Adjustment for change in reserve for unexpired risks	-47346	21661	21986	-21559
Premium Earned (Net)	112823	335896	138184	335795

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 31.12.2018	Upto the quarter ended 31.12.2018	For the quarter ended 31.12.2017	Upto the quarter ended 31.12.2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	5399687	16398581	3663553	10852695
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	49739	308962	798233	-149672
Gross Earned Premium	5349948	16089619	2865320	11002367
Add: Premium on reinsurance accepted	14701	144513	163462	480419
Less : Premium on reinsurance ceded	3708169	10839062	2220274	6247006
Net Premium	1706219	5704032	1606741	5086108
Adjustment for change in reserve for unexpired risks	49739	308962	798233	-149672
Premium Earned (Net)	1656480	5395070	808508	5235780

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 31.12.2018	Upto the quarter ended 31.12.2018	For the quarter ended 31.12.2017	Upto the quarter ended 31.12.2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	28360032	87001621	25261496	75452490
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	579287	3028972	2010115	2603216
Gross Earned Premium	27780745	83972649	23251381	72849274
Add: Premium on reinsurance accepted	408377	925373	421016	996030
Less : Premium on reinsurance ceded	5712802	16413451	3785483	10992924
Net Premium	23055607	71513543	21897029	65455596
Adjustment for change in reserve for unexpired risks	579287	3028972	2010115	2603216
Premium Earned (Net)	22476320	68484571	19886914	62852380

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 31.12.2018	Upto the quarter ended 31.12.2018	For the quarter ended 31.12.2017	Upto the quarter ended 31.12.2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	31683190	97790098	28310408	85981542
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	630742	3044315	1957935	2647772
Gross Earned Premium	31052448	94745783	26352473	83333770
Add: Premium on reinsurance accepted	834674	2468747	912301	2427649
Less : Premium on reinsurance ceded	7668393	22415774	5667725	16632696
Net Premium	24849471	77843071	23554984	71776495
Adjustment for change in reserve for unexpired risks	630742	3044315	1957935	2647772
Premium Earned (Net)	24218729	74798756	21597049	69128723

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