

FORM NL-4-PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(₹ '000)

For The Quarter Ended September 30, 2016	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For The Quarter Ended September 30, 2016
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Others	Total	
Premium from direct business written	286,811	44,379	11,191	680,686	477,522	3,268	25,258	205,040	697	24,462	-	1,235	1,438,576	2,856,744	3,199,125
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	40,189	(4,885)	(3,832)	(73,133)	(123,690)	367	15,867	38,189	4,525	7,702	-	584	(572,728)	(702,317)	(670,845)
Gross Earned Premium	327,000	39,494	7,359	607,553	353,832	3,635	41,125	243,229	5,222	32,164	-	1,819	865,848	2,154,427	2,528,280
Add: Premium on reinsurance accepted	9,919	-	-	-	-	-	-	-	-	1,375	-	-	-	1,375	11,294
Less : Premium on reinsurance ceded	102,685	37,545	11,043	40,574	28,242	909	7,248	36,981	550	17,503	-	1,174	1,215,170	1,348,351	1,499,624
Net Premium	234,234	1,949	(3,684)	566,979	325,590	2,726	33,877	206,248	4,672	16,036	-	645	(349,322)	807,451	1,039,950
Adjustment for change in reserve for unexpired risks	(42,403)	4,739	3,765	4,449	5,087	(34)	(2,379)	(4,843)	(69)	(5,361)	-	(555)	477,343	473,638	439,739
Premium Earned (Net)	191,831	6,688	81	571,428	330,677	2,692	31,498	201,405	4,603	10,675	-	90	128,021	1,281,089	1,479,689

PREMIUM EARNED [NET]

(₹ '000)

Up to the Quarter Ended September 30, 2016	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up to the Quarter Ended September 30, 2016
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Others	Total	
Premium from direct business written	797,297	105,433	24,887	1,356,647	847,323	8,331	112,701	488,139	3,344	62,719	-	2,015	1,630,239	4,511,458	5,439,075
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(177,913)	(46,817)	(14,560)	(236,517)	(181,507)	(218)	(35,445)	29,829	3,382	9,127	-	931	(95,406)	(505,824)	(745,114)
Gross Earned Premium	619,384	58,616	10,327	1,120,130	665,816	8,113	77,256	517,968	6,726	71,846	-	2,946	1,534,833	4,005,634	4,693,961
Add: Premium on reinsurance accepted	18,556	-	-	-	-	-	-	-	-	2,900	-	-	26	2,926	21,482
Less : Premium on reinsurance ceded	443,593	51,091	24,534	81,753	50,731	1,908	21,351	68,069	1,320	38,084	-	1,914	1,270,445	1,535,575	2,054,793
Net Premium	194,347	7,525	(14,207)	1,038,377	615,085	6,205	55,905	449,899	5,406	36,662	-	1,032	264,414	2,472,985	2,660,650
Adjustment for change in reserve for unexpired risks	119,818	8,986	14,335	12,619	7,667	(5)	2,121	(17,557)	49	(16,255)	-	(884)	65,334	53,089	196,228
Premium Earned (Net)	314,165	16,511	128	1,050,996	622,752	6,200	58,026	432,342	5,455	20,407	-	148	329,748	2,526,074	2,856,878

FORM NL-4-PREMIUM SCHEDULE

PREMIUM EARNED [NET]															(₹ '000)
For the corresponding quarter of the preceding period ended September 30, 2015	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For the corresponding quarter of the preceding period ended September 30, 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	265,939	30,565	5,709	447,844	251,171	4,946	29,290	243,630	(2,989)	15,396	-	1,881	507,886	1,499,055	1,801,268
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	24,626	(6,012)	(1,717)	(25,795)	(6,502)	1,660	958	123,029	3,439	19,078	-	627	(85,987)	30,507	47,404
Gross Earned Premium	290,565	24,553	3,992	422,049	244,669	6,606	30,248	366,659	450	34,474	-	2,508	421,899	1,529,562	1,848,672
Add: Premium on reinsurance accepted	10,948	-	-	-	(11,205)	-	-	-	-	6,539	-	-	-	(4,666)	6,282
Less : Premium on reinsurance ceded	107,578	20,420	12,569	31,659	18,657	247	8,216	39,755	2,428	(9,585)	-	1,787	341,281	434,445	575,012
Net Premium	193,935	4,133	(8,577)	390,390	214,807	6,359	22,032	326,904	(1,978)	50,598	-	721	80,618	1,090,451	1,279,942
Adjustment for change in reserve for unexpired risks	(56,152)	4,333	8,516	1,291	11,755	(28)	(73)	(5,753)	(116)	(28,693)	-	(627)	72,106	49,862	6,559
Premium Earned (Net)	137,783	8,466	(61)	391,681	226,562	6,331	21,959	321,151	(2,094)	21,905	-	94	152,724	1,140,313	1,286,501

PREMIUM EARNED [NET]															(₹ '000)
Up to the Quarter of the preceding period ended September 30, 2015	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up to the Quarter of the preceding period ended September 30, 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	775,299	82,333	9,429	856,040	465,343	11,200	105,623	871,932	3,350	50,429	-	2,946	706,225	3,073,088	3,940,149
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(200,579)	3,795	(5,492)	(43,486)	(12,119)	1,868	(57,208)	(124,781)	(484)	30,868	-	930	90,549	(113,863)	(316,139)
Gross Earned Premium	574,720	86,128	3,937	812,554	453,224	13,068	48,415	747,151	2,866	81,297	-	3,876	796,774	2,959,225	3,624,010
Add: Premium on reinsurance accepted	18,203	-	-	-	(11,205)	-	-	-	-	8,816	-	-	-	(2,389)	15,814
Less : Premium on reinsurance ceded	417,613	42,468	9,271	53,282	42,030	560	20,519	85,181	3,184	3,114	-	2,599	399,139	609,608	1,078,960
Net Premium	175,310	43,660	(5,334)	759,272	399,989	12,508	27,896	661,970	(318)	86,999	-	1,277	397,635	2,347,228	2,560,864
Adjustment for change in reserve for unexpired risks	107,734	(17,882)	5,334	2,168	9,676	10	7,787	(4,214)	23	(43,822)	-	(1,033)	(79,399)	(108,804)	(13,618)
Premium Earned (Net)	283,044	25,778	-	761,440	409,665	12,518	35,683	657,756	(295)	43,177	-	244	318,236	2,238,424	2,547,246

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