

## FORM NL-4-PREMIUM SCHEDULE

## PREMIUM EARNED [NET]

(₹ '000)

For The Quarter Ended December 31, 2018	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												For The Quarter Ended December 31, 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	2,32,991	24,709	10,055	8,91,186	11,49,454	1,791	1,17,958	3,18,597	2,523	26,697	-	-	91,48,519	1,43,062	1,17,99,787	1,20,67,542
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Gross Earned Premium</b>	<b>2,32,991</b>	<b>24,709</b>	<b>10,055</b>	<b>8,91,186</b>	<b>11,49,454</b>	<b>1,791</b>	<b>1,17,958</b>	<b>3,18,597</b>	<b>2,523</b>	<b>26,697</b>	<b>-</b>	<b>-</b>	<b>91,48,519</b>	<b>1,43,062</b>	<b>1,17,99,787</b>	<b>1,20,67,542</b>
Add: Premium on reinsurance accepted	4,733	-	-	-	-	-	-	-	-	1,450	-	-	-	-	1,450	6,183
Less: Premium on reinsurance ceded	1,11,721	13,710	9,891	57,595	82,981	90	34,639	21,905	1,392	21,635	-	-	70,12,002	22,362	72,54,601	73,89,923
<b>Net Premium</b>	<b>1,26,003</b>	<b>10,999</b>	<b>164</b>	<b>8,33,591</b>	<b>10,66,473</b>	<b>1,701</b>	<b>83,319</b>	<b>2,96,692</b>	<b>1,131</b>	<b>6,512</b>	<b>-</b>	<b>-</b>	<b>21,36,517</b>	<b>1,20,700</b>	<b>45,46,636</b>	<b>46,83,802</b>
Adjustment for change in reserve for unexpired risks	21,766	739	(3)	(1,29,746)	(3,39,404)	259	(11,346)	(21,224)	208	(2)	-	-	2,78,024	30,553	(1,92,678)	(1,70,176)
<b>Premium Earned (Net)</b>	<b>1,47,769</b>	<b>11,738</b>	<b>161</b>	<b>7,03,845</b>	<b>7,27,069</b>	<b>1,960</b>	<b>71,973</b>	<b>2,75,468</b>	<b>1,339</b>	<b>6,510</b>	<b>-</b>	<b>-</b>	<b>24,14,541</b>	<b>1,51,253</b>	<b>43,53,958</b>	<b>45,13,626</b>

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(₹ '000)

Upto The Quarter Ended December 31, 2018	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												Upto The Quarter Ended December 31, 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	11,22,254	1,11,310	25,639	22,21,573	24,80,486	6,440	3,40,634	9,62,672	8,819	69,783	-	-	1,23,04,359	4,88,995	1,88,83,761	2,01,42,964
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Gross Earned Premium</b>	<b>11,22,254</b>	<b>1,11,310</b>	<b>25,639</b>	<b>22,21,573</b>	<b>24,80,486</b>	<b>6,440</b>	<b>3,40,634</b>	<b>9,62,672</b>	<b>8,819</b>	<b>69,783</b>	<b>-</b>	<b>-</b>	<b>1,23,04,359</b>	<b>4,88,995</b>	<b>1,88,83,761</b>	<b>2,01,42,964</b>
Add: Premium on reinsurance accepted	17,192	-	-	-	-	-	-	-	-	4,076	-	-	-	-	4,076	21,268
Less: Premium on reinsurance ceded	7,08,184	65,650	31,827	1,68,986	1,88,515	435	90,996	66,617	3,349	54,267	-	-	91,77,526	1,21,547	98,72,238	1,06,77,899
<b>Net Premium</b>	<b>4,31,262</b>	<b>45,660</b>	<b>(6,188)</b>	<b>20,52,587</b>	<b>22,91,971</b>	<b>6,005</b>	<b>2,49,638</b>	<b>8,96,055</b>	<b>5,470</b>	<b>19,592</b>	<b>-</b>	<b>-</b>	<b>31,26,833</b>	<b>3,67,448</b>	<b>90,15,599</b>	<b>94,86,333</b>
Adjustment for change in reserve for unexpired risks	(9,766)	(5,682)	6,699	1,55,154	(95,419)	76	(60,438)	(1,29,435)	(1,276)	1,689	-	-	60,672	43,306	(25,671)	(34,420)
<b>Premium Earned (Net)</b>	<b>4,21,496</b>	<b>39,978</b>	<b>511</b>	<b>22,07,741</b>	<b>21,96,552</b>	<b>6,081</b>	<b>1,89,200</b>	<b>7,66,620</b>	<b>4,194</b>	<b>21,281</b>	<b>-</b>	<b>-</b>	<b>31,87,505</b>	<b>4,10,754</b>	<b>89,89,928</b>	<b>94,51,913</b>

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For The Quarter Ended December 31, 2017	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												For The Quarter Ended December 31, 2017
				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	2,38,236	44,095	11,150	9,84,089	8,72,329	1,318	1,79,805	1,98,345	931	13,021	-	-	32,01,722	1,53,051	56,04,611	58,98,092
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Gross Earned Premium</b>	<b>2,38,236</b>	<b>44,095</b>	<b>11,150</b>	<b>9,84,089</b>	<b>8,72,329</b>	<b>1,318</b>	<b>1,79,805</b>	<b>1,98,345</b>	<b>931</b>	<b>13,021</b>	<b>-</b>	<b>-</b>	<b>32,01,722</b>	<b>1,53,051</b>	<b>56,04,611</b>	<b>58,98,092</b>
Add: Premium on reinsurance accepted	5,042	-	-	-	-	-	-	-	-	1,001	-	-	-	-	1,001	6,043
Less : Premium on reinsurance ceded	1,25,763	35,522	9,496	60,769	56,584	769	39,186	19,433	955	9,427	-	-	28,92,922	35,899	31,15,944	32,86,725
<b>Net Premium</b>	<b>1,17,515</b>	<b>8,573</b>	<b>1,654</b>	<b>9,23,320</b>	<b>8,15,745</b>	<b>549</b>	<b>1,40,619</b>	<b>1,78,912</b>	<b>(24)</b>	<b>4,595</b>	<b>-</b>	<b>-</b>	<b>3,08,800</b>	<b>1,17,152</b>	<b>24,89,668</b>	<b>26,17,410</b>
Adjustment for change in reserve for unexpired risks	13,545	3,971	(1,422)	(3,17,890)	(2,58,624)	1,114	(15,758)	30,418	357	2,576	-	2	1,20,052	17,969	(4,19,784)	(4,03,690)
<b>Premium Earned (Net)</b>	<b>1,31,060</b>	<b>12,544</b>	<b>232</b>	<b>6,05,430</b>	<b>5,57,121</b>	<b>1,663</b>	<b>1,24,861</b>	<b>2,09,330</b>	<b>333</b>	<b>7,171</b>	<b>-</b>	<b>2</b>	<b>4,28,852</b>	<b>1,35,121</b>	<b>20,69,884</b>	<b>22,13,720</b>

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(₹ '000)

Upto The Quarter Ended December 31, 2017	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												Upto The Quarter Ended December 31, 2017
				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	11,07,570	1,63,128	30,515	25,65,058	22,77,760	16,341	5,44,501	7,20,530	4,509	89,084	-	-	47,65,085	6,61,594	1,16,44,462	1,29,45,675
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Gross Earned Premium</b>	<b>11,07,570</b>	<b>1,63,128</b>	<b>30,515</b>	<b>25,65,058</b>	<b>22,77,760</b>	<b>16,341</b>	<b>5,44,501</b>	<b>7,20,530</b>	<b>4,509</b>	<b>89,084</b>	<b>-</b>	<b>-</b>	<b>47,65,085</b>	<b>6,61,594</b>	<b>1,16,44,462</b>	<b>1,29,45,675</b>
Add: Premium on reinsurance accepted	17,456	-	-	-	-	-	-	-	-	3,726	-	-	-	-	3,726	21,182
Less : Premium on reinsurance ceded	6,88,518	1,11,921	28,513	1,42,731	1,23,255	2,332	93,840	62,180	2,092	62,394	-	-	43,26,079	1,47,091	49,61,994	57,90,946
<b>Net Premium</b>	<b>4,36,508</b>	<b>51,207</b>	<b>2,002</b>	<b>24,22,327</b>	<b>21,54,505</b>	<b>14,009</b>	<b>4,50,661</b>	<b>6,58,350</b>	<b>2,417</b>	<b>30,416</b>	<b>-</b>	<b>-</b>	<b>4,39,006</b>	<b>5,14,503</b>	<b>66,86,194</b>	<b>71,75,911</b>
Adjustment for change in reserve for unexpired risks	(21,216)	(11,761)	(1,413)	(7,38,328)	(7,25,856)	500	(52,877)	(50,150)	(675)	6,628	-	5	3,099	13,384	(15,44,270)	(15,78,660)
<b>Premium Earned (Net)</b>	<b>4,15,292</b>	<b>39,446</b>	<b>589</b>	<b>16,83,999</b>	<b>14,28,649</b>	<b>14,509</b>	<b>3,97,784</b>	<b>6,08,200</b>	<b>1,742</b>	<b>37,044</b>	<b>-</b>	<b>5</b>	<b>4,42,105</b>	<b>5,27,887</b>	<b>51,41,924</b>	<b>55,97,251</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.