

FORM NL-4-PREMIUM SCHEDULE

(₹ '000)

For The Quarter Ended March 31, 2019	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												For The Quarter Ended March 31, 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	3,45,570	29,385	8,509	9,77,428	13,14,129	1,873	40,337	3,87,133	1,370	34,791	-	-	48,18,128	2,07,055	77,82,244	81,65,708
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Earned Premium	3,45,570	29,385	8,509	9,77,428	13,14,129	1,873	40,337	3,87,133	1,370	34,791	-	-	48,18,128	2,07,055	77,82,244	81,65,708
Add: Premium on reinsurance accepted	4,324	-	-	-	-	-	-	-	-	969	-	-	-	-	969	5,293
Less: Premium on reinsurance ceded	1,24,273	19,546	8,223	71,924	88,556	94	15,025	30,107	1,038	21,159	-	-	37,58,140	40,998	40,27,041	41,79,083
Net Premium	2,25,621	9,839	286	9,05,504	12,25,573	1,779	25,312	3,57,026	332	14,601	-	-	10,59,988	1,66,057	37,56,172	39,91,918
Adjustment for change in reserve for unexpired risks	(64,694)	5,001	(85)	(2,77,328)	(4,11,667)	289	54,775	(58,936)	1,138	(6,415)	-	-	(1,63,092)	(32,224)	(8,93,460)	(9,53,238)
Premium Earned (Net)	1,60,927	14,840	201	6,28,176	8,13,906	2,068	80,087	2,98,090	1,470	8,186	-	-	8,96,896	1,33,833	28,62,712	30,38,680

PREMIUM EARNED [NET]

(₹ '000)

FY 2018-19	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												FY 2018-19
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Crop	Others	Total	
Premium from direct business written	14,67,825	1,40,694	34,148	31,99,001	37,94,615	8,313	3,80,971	13,49,805	10,189	1,04,573	-	-	1,71,22,487	6,96,054	2,66,66,008	2,83,08,675
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Earned Premium	14,67,825	1,40,694	34,148	31,99,001	37,94,615	8,313	3,80,971	13,49,805	10,189	1,04,573	-	-	1,71,22,487	6,96,054	2,66,66,008	2,83,08,675
Add: Premium on reinsurance accepted	21,515	-	-	-	-	-	-	-	-	5,045	-	-	-	-	5,045	26,560
Less: Premium on reinsurance ceded	8,32,457	85,197	40,050	2,40,910	2,77,070	529	1,06,021	96,723	4,387	75,425	-	-	1,29,35,666	1,62,544	1,38,99,275	1,48,56,979
Net Premium	6,56,883	55,497	(5,902)	29,58,091	35,17,545	7,784	2,74,950	12,53,082	5,802	34,193	-	-	41,86,821	5,33,510	1,27,71,778	1,34,78,256
Adjustment for change in reserve for unexpired risks	(74,460)	(679)	6,614	(1,22,175)	(5,07,086)	365	(5,663)	(1,88,371)	(137)	(4,727)	-	-	(1,02,420)	11,076	(9,19,138)	(9,87,663)
Premium Earned (Net)	5,82,423	54,818	712	28,35,916	30,10,459	8,149	2,69,287	10,64,711	5,665	29,466	-	-	40,84,401	5,44,586	1,18,52,640	1,24,90,593

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PREMIUM EARNED [NET]																	(₹ '000)
For The Quarter Ended March 31, 2018	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												For The Quarter Ended March 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	3,12,927	16,456	9,304	7,71,421	8,58,710	1,974	43,171	2,87,163	1,137	45,913	4	-	76,72,071	1,42,709	98,24,273	1,01,62,960	
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Gross Earned Premium	3,12,927	16,456	9,304	7,71,421	8,58,710	1,974	43,171	2,87,163	1,137	45,913	4	-	76,72,071	1,42,709	98,24,273	1,01,62,960	
Add: Premium on reinsurance accepted	3,567	-	-	-	-	-	-	-	-	904	-	-	-	-	904	4,471	
Less : Premium on reinsurance ceded	91,147	7,240	3,956	42,784	47,422	99	9,130	26,297	57	25,218	4	-	33,15,574	10,841	34,77,426	35,79,769	
Net Premium	2,25,347	9,216	5,348	7,28,637	8,11,288	1,875	34,041	2,60,866	1,080	21,599	-	-	43,56,497	1,31,868	63,47,751	65,87,662	
Adjustment for change in reserve for unexpired risks	(51,173)	7,460	(5,149)	16,580	(1,21,609)	3,091	38,016	(8,305)	222	6,392	-	34	(60,669)	(36,923)	(1,63,171)	(2,12,033)	
Premium Earned (Net)	1,74,174	16,676	199	7,45,217	6,89,679	4,966	72,057	2,52,561	1,302	27,991	-	34	42,95,828	94,945	61,84,580	63,75,629	

PREMIUM EARNED [NET]																	(₹ '000)
FY 2017-18	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												FY 2017-18	
				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	14,20,497	1,79,583	39,819	33,36,478	31,36,470	18,314	5,87,672	10,07,693	5,646	1,34,997	4	-	1,24,37,155	8,04,303	2,14,68,732	2,31,08,631	
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Gross Earned Premium	14,20,497	1,79,583	39,819	33,36,478	31,36,470	18,314	5,87,672	10,07,693	5,646	1,34,997	4	-	1,24,37,155	8,04,303	2,14,68,732	2,31,08,631	
Add: Premium on reinsurance accepted	21,022	-	-	-	-	-	-	-	-	4,630	-	-	-	-	4,630	25,652	
Less : Premium on reinsurance ceded	7,79,665	1,19,160	32,469	1,85,516	1,70,677	2,430	1,02,970	88,477	2,149	87,612	4	-	76,41,653	1,57,932	84,39,420	93,70,714	
Net Premium	6,61,854	60,423	7,350	31,50,962	29,65,793	15,884	4,84,702	9,19,216	3,497	52,015	-	-	47,95,502	6,46,371	1,30,33,942	1,37,63,569	
Adjustment for change in reserve for unexpired risks	(72,388)	(4,301)	(6,562)	(7,21,748)	(8,47,465)	3,591	(14,861)	(58,456)	(453)	13,019	-	39	(57,570)	(23,538)	(17,07,442)	(17,90,693)	
Premium Earned (Net)	5,89,466	56,122	788	24,29,214	21,18,328	19,475	4,69,841	8,60,760	3,044	65,034	-	39	47,37,932	6,22,833	1,13,26,500	1,19,72,876	

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