

FORM NL-4-PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(₹ '000)

For The Quarter Ended December 31, 2019	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												For The Quarter Ended December 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	2,53,459	25,793	66,932	11,07,937	13,39,249	2,918	11,44,615	3,36,930	8,346	17,965	-	420	67,59,146	1,12,969	1,08,30,495	1,11,76,679
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Earned Premium	2,53,459	25,793	66,932	11,07,937	13,39,249	2,918	11,44,615	3,36,930	8,346	17,965	-	420	67,59,146	1,12,969	1,08,30,495	1,11,76,679
Add: Premium on reinsurance accepted	12,037	-	-	-	-	-	-	-	-	1,232	-	-	-	-	1,232	13,269
Less : Premium on reinsurance ceded	82,865	14,874	65,594	55,547	71,227	146	80,915	18,656	2,713	9,683	-	399	56,19,238	12,455	58,70,979	60,34,312
Net Premium	1,82,631	10,919	1,338	10,52,390	12,68,022	2,772	10,63,700	3,18,274	5,633	9,514	-	21	11,39,908	1,00,514	49,60,748	51,55,636
Adjustment for change in reserve for unexpired risks	1,882	6,714	(1,174)	(1,80,491)	(2,89,260)	(44)	(9,07,847)	56,034	(601)	709	-	(10)	6,15,961	45,248	(6,60,301)	(6,52,879)
Premium Earned (Net)	1,84,513	17,633	164	8,71,899	9,78,762	2,728	1,55,853	3,74,308	5,032	10,223	-	11	17,55,869	1,45,762	43,00,447	45,02,757

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(₹ '000)

Up to The Quarter Ended December 31, 2019	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												Up to The Quarter Ended December 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	14,32,599	1,28,522	1,30,402	27,00,059	29,37,952	9,867	14,45,139	12,17,248	23,291	63,139	-	840	1,25,80,212	4,24,092	2,14,01,839	2,30,93,362
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Earned Premium	14,32,599	1,28,522	1,30,402	27,00,059	29,37,952	9,867	14,45,139	12,17,248	23,291	63,139	-	840	1,25,80,212	4,24,092	2,14,01,839	2,30,93,362
Add: Premium on reinsurance accepted	47,105	-	-	-	-	-	-	-	-	3,932	-	-	-	-	3,932	51,037
Less : Premium on reinsurance ceded	10,12,714	78,688	1,27,384	1,59,390	1,80,183	493	1,71,101	72,762	11,218	55,261	-	798	1,05,38,290	1,08,883	1,12,98,379	1,25,17,165
Net Premium	4,66,990	49,834	3,018	25,40,669	27,57,769	9,374	12,74,038	11,44,486	12,073	11,810	-	42	20,41,922	3,15,209	1,01,07,392	1,06,27,234
Adjustment for change in reserve for unexpired risks	(30,798)	(7,512)	(2,567)	(4,794)	87,072	(2,471)	(9,95,344)	(76,326)	(2,415)	8,995	-	(23)	1,63,092	81,435	(7,40,779)	(7,81,656)
Premium Earned (Net)	4,36,192	42,322	451	25,35,875	28,44,841	6,903	2,78,694	10,68,160	9,658	20,805	-	19	22,05,014	3,96,644	93,66,613	98,45,578

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				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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Earned Premium	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
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
Net Premium	1,26,003	10,999	164	8,33,591	10,66,473	1,701	83,319	2,96,692	1,131	6,512	-	-	21,36,517	1,20,700	45,46,636	46,83,802
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)
Premium Earned (Net)	1,47,769	11,738	161	7,03,845	7,27,069	1,960	71,973	2,75,468	1,339	6,510	-	-	24,14,541	1,51,253	43,53,958	45,13,626

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				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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Earned Premium	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
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
Net Premium	4,31,262	45,660	(6,188)	20,52,587	22,91,971	6,005	2,49,638	8,96,055	5,470	19,592	-	-	31,26,833	3,67,448	90,15,599	94,86,333
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)
Premium Earned (Net)	4,21,496	39,978	511	22,07,741	21,96,552	6,081	1,89,200	7,66,620	4,194	21,281	-	-	31,87,505	4,10,754	89,89,928	94,51,913

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