

## FORM NL-4-PREMIUM SCHEDULE

## PREMIUM EARNED [NET]

(₹ '000)

For The Quarter Ended March 31, 2020	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												For The Quarter Ended March 31, 2020
				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	3,64,569	24,871	66,708	12,51,683	19,26,250	2,967	1,39,256	3,90,768	5,159	30,766	-	-	11,30,012	1,64,176	50,41,037	54,97,185
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Gross Earned Premium</b>	<b>3,64,569</b>	<b>24,871</b>	<b>66,708</b>	<b>12,51,683</b>	<b>19,26,250</b>	<b>2,967</b>	<b>1,39,256</b>	<b>3,90,768</b>	<b>5,159</b>	<b>30,766</b>	<b>-</b>	<b>-</b>	<b>11,30,012</b>	<b>1,64,176</b>	<b>50,41,037</b>	<b>54,97,185</b>
Add: Premium on reinsurance accepted	4,560	-	-	-	-	-	-	-	-	956	-	-	-	-	956	5,516
Less: Premium on reinsurance ceded	1,81,563	13,824	65,663	63,299	1,42,285	148	67,637	22,863	3,354	38,020	-	-	7,88,021	41,883	11,67,510	14,28,560
<b>Net Premium</b>	<b>1,87,566</b>	<b>11,047</b>	<b>1,045</b>	<b>11,88,384</b>	<b>17,83,965</b>	<b>2,819</b>	<b>71,619</b>	<b>3,67,905</b>	<b>1,805</b>	<b>(6,298)</b>	<b>-</b>	<b>-</b>	<b>3,41,991</b>	<b>1,22,293</b>	<b>38,74,483</b>	<b>40,74,141</b>
Adjustment for change in reserve for unexpired risks	(35,506)	8,537	(758)	(2,68,035)	(7,61,935)	360	2,40,940	9,353	1,202	10,483	-	16	(2)	1,293	(7,66,325)	(7,94,052)
<b>Premium Earned (Net)</b>	<b>1,52,060</b>	<b>19,584</b>	<b>287</b>	<b>9,20,349</b>	<b>10,22,030</b>	<b>3,179</b>	<b>3,12,559</b>	<b>3,77,258</b>	<b>3,007</b>	<b>4,185</b>	<b>-</b>	<b>16</b>	<b>3,41,989</b>	<b>1,23,586</b>	<b>31,08,158</b>	<b>32,80,089</b>

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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	17,97,167	1,53,393	1,97,110	39,51,742	48,64,202	12,834	15,84,394	16,08,016	28,449	93,905	-	840	1,37,10,224	5,88,269	2,64,42,875	2,85,90,545
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Gross Earned Premium</b>	<b>17,97,167</b>	<b>1,53,393</b>	<b>1,97,110</b>	<b>39,51,742</b>	<b>48,64,202</b>	<b>12,834</b>	<b>15,84,394</b>	<b>16,08,016</b>	<b>28,449</b>	<b>93,905</b>	<b>-</b>	<b>840</b>	<b>1,37,10,224</b>	<b>5,88,269</b>	<b>2,64,42,875</b>	<b>2,85,90,545</b>
Add: Premium on reinsurance accepted	51,665	-	-	-	-	-	-	-	-	4,889	-	-	-	-	4,889	56,554
Less: Premium on reinsurance ceded	11,94,277	92,512	1,93,047	2,22,688	3,22,467	642	2,38,738	95,625	14,573	93,281	-	798	1,13,26,311	1,50,766	1,24,65,889	1,39,45,725
<b>Net Premium</b>	<b>6,54,555</b>	<b>60,881</b>	<b>4,063</b>	<b>37,29,054</b>	<b>45,41,735</b>	<b>12,192</b>	<b>13,45,656</b>	<b>15,12,391</b>	<b>13,876</b>	<b>5,513</b>	<b>-</b>	<b>42</b>	<b>23,83,913</b>	<b>4,37,503</b>	<b>1,39,81,875</b>	<b>1,47,01,374</b>
Adjustment for change in reserve for unexpired risks	(66,304)	1,025	(3,325)	(2,72,829)	(6,74,864)	(2,111)	(7,54,404)	(66,973)	(1,213)	19,477	-	(7)	1,63,090	82,728	(15,07,106)	(15,75,710)
<b>Premium Earned (Net)</b>	<b>5,88,251</b>	<b>61,906</b>	<b>738</b>	<b>34,56,225</b>	<b>38,66,871</b>	<b>10,081</b>	<b>5,91,252</b>	<b>14,45,418</b>	<b>12,663</b>	<b>24,990</b>	<b>-</b>	<b>35</b>	<b>25,47,003</b>	<b>5,20,231</b>	<b>1,24,74,769</b>	<b>1,31,25,664</b>

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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	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	2,07,058	77,82,247	81,65,711
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Gross Earned Premium</b>	<b>3,45,570</b>	<b>29,385</b>	<b>8,509</b>	<b>9,77,428</b>	<b>13,14,129</b>	<b>1,873</b>	<b>40,337</b>	<b>3,87,133</b>	<b>1,370</b>	<b>34,791</b>	-	-	<b>48,18,128</b>	<b>2,07,058</b>	<b>77,82,247</b>	<b>81,65,711</b>
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	40,997	40,27,040	41,79,082
<b>Net Premium</b>	<b>2,25,621</b>	<b>9,839</b>	<b>286</b>	<b>9,05,504</b>	<b>12,25,573</b>	<b>1,779</b>	<b>25,312</b>	<b>3,57,026</b>	<b>332</b>	<b>14,601</b>	-	-	<b>10,59,988</b>	<b>1,66,061</b>	<b>37,56,176</b>	<b>39,91,922</b>
Adjustment for change in reserve for unexpired risks	(64,693)	5,003	(85)	(2,77,328)	(4,11,667)	289	54,775	(58,936)	1,138	(6,415)	-	-	(1,63,092)	(32,230)	(8,93,466)	(9,53,241)
<b>Premium Earned (Net)</b>	<b>1,60,928</b>	<b>14,842</b>	<b>201</b>	<b>6,28,176</b>	<b>8,13,906</b>	<b>2,068</b>	<b>80,087</b>	<b>2,98,090</b>	<b>1,470</b>	<b>8,186</b>	-	-	<b>8,96,896</b>	<b>1,33,831</b>	<b>28,62,710</b>	<b>30,38,681</b>

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Up to The Quarter Ended March 31, 2019	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												Up to 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	Grand 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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Gross Earned Premium</b>	<b>14,67,825</b>	<b>1,40,694</b>	<b>34,148</b>	<b>31,99,001</b>	<b>37,94,615</b>	<b>8,313</b>	<b>3,80,971</b>	<b>13,49,805</b>	<b>10,189</b>	<b>1,04,573</b>	-	-	<b>1,71,22,487</b>	<b>6,96,054</b>	<b>2,66,66,008</b>	<b>2,83,08,675</b>
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
<b>Net Premium</b>	<b>6,56,883</b>	<b>55,497</b>	<b>(5,902)</b>	<b>29,58,091</b>	<b>35,17,545</b>	<b>7,784</b>	<b>2,74,950</b>	<b>12,53,082</b>	<b>5,802</b>	<b>34,193</b>	-	-	<b>41,86,821</b>	<b>5,33,510</b>	<b>1,27,71,778</b>	<b>1,34,78,256</b>
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)
<b>Premium Earned (Net)</b>	<b>5,82,423</b>	<b>54,818</b>	<b>712</b>	<b>28,35,916</b>	<b>30,10,459</b>	<b>8,149</b>	<b>2,69,287</b>	<b>10,64,711</b>	<b>5,665</b>	<b>29,466</b>	-	-	<b>40,84,401</b>	<b>5,44,586</b>	<b>1,18,52,640</b>	<b>1,24,90,593</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.