

## FORM NL-4-PREMIUM SCHEDULE

## PREMIUM EARNED [NET]

(₹ '000)

For The Quarter Ended Sep 30, 2020	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												For The Quarter Ended Sep 30, 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	3,34,305	11,085	65,566	10,23,650	8,67,616	4,131	98,016	5,68,015	19,625	23,374	-	-	62,25,021	1,10,162	89,39,610	93,50,566
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Gross Earned Premium</b>	<b>3,34,305</b>	<b>11,085</b>	<b>65,566</b>	<b>10,23,650</b>	<b>8,67,616</b>	<b>4,131</b>	<b>98,016</b>	<b>5,68,015</b>	<b>19,625</b>	<b>23,374</b>	<b>-</b>	<b>-</b>	<b>62,25,021</b>	<b>1,10,162</b>	<b>89,39,610</b>	<b>93,50,566</b>
Add: Premium on reinsurance accepted	7,894	-	-	-	-	-	-	-	-	893	-	-	-	-	893	8,787
Less : Premium on reinsurance ceded	2,44,486	9,841	64,587	58,293	55,939	207	38,670	29,297	13,636	6,384	-	-	50,44,764	16,343	52,63,533	55,82,447
<b>Net Premium</b>	<b>97,713</b>	<b>1,244</b>	<b>979</b>	<b>9,65,357</b>	<b>8,11,677</b>	<b>3,924</b>	<b>59,346</b>	<b>5,38,718</b>	<b>5,989</b>	<b>17,883</b>	<b>-</b>	<b>-</b>	<b>11,80,257</b>	<b>93,819</b>	<b>36,76,970</b>	<b>37,76,906</b>
Adjustment for change in reserve for unexpired risks	12,832	2,693	424	19,698	3,58,924	(1,145)	3,04,726	(53,626)	(1,491)	(7,945)	-	28	(6,71,060)	18,900	(32,991)	(17,042)
<b>Premium Earned (Net)</b>	<b>1,10,545</b>	<b>3,937</b>	<b>1,403</b>	<b>9,85,055</b>	<b>11,70,601</b>	<b>2,779</b>	<b>3,64,072</b>	<b>4,85,092</b>	<b>4,498</b>	<b>9,938</b>	<b>-</b>	<b>28</b>	<b>5,09,197</b>	<b>1,12,719</b>	<b>36,43,979</b>	<b>37,59,864</b>

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Up to The Quarter Ended Sep 30, 2020	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												Up to The Quarter Ended Sep 30, 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	13,42,487	54,586	1,10,320	19,05,539	16,61,122	7,620	4,57,382	13,93,087	31,638	49,987	-	3,019	62,45,574	2,74,411	1,20,29,379	1,35,36,772
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Gross Earned Premium</b>	<b>13,42,487</b>	<b>54,586</b>	<b>1,10,320</b>	<b>19,05,539</b>	<b>16,61,122</b>	<b>7,620</b>	<b>4,57,382</b>	<b>13,93,087</b>	<b>31,638</b>	<b>49,987</b>	<b>-</b>	<b>3,019</b>	<b>62,45,574</b>	<b>2,74,411</b>	<b>1,20,29,379</b>	<b>1,35,36,772</b>
Add: Premium on reinsurance accepted	12,888	-	-	-	-	-	-	-	-	2,106	-	-	-	-	2,106	14,994
Less : Premium on reinsurance ceded	10,87,215	40,776	1,08,567	1,09,584	1,13,715	381	1,88,834	71,860	17,741	30,175	-	2,868	50,61,460	76,698	56,73,316	69,09,874
<b>Net Premium</b>	<b>2,68,160</b>	<b>13,810</b>	<b>1,753</b>	<b>17,95,955</b>	<b>15,47,407</b>	<b>7,239</b>	<b>2,68,548</b>	<b>13,21,227</b>	<b>13,897</b>	<b>21,918</b>	<b>-</b>	<b>151</b>	<b>11,84,114</b>	<b>1,97,713</b>	<b>63,58,169</b>	<b>66,41,892</b>
Adjustment for change in reserve for unexpired risks	(8,842)	2,450	(74)	1,06,962	7,45,906	(1,327)	3,98,109	(3,95,127)	(5,484)	(8,129)	-	(81)	(6,71,058)	27,227	1,96,998	1,90,532
<b>Premium Earned (Net)</b>	<b>2,59,318</b>	<b>16,260</b>	<b>1,679</b>	<b>19,02,917</b>	<b>22,93,313</b>	<b>5,912</b>	<b>6,66,657</b>	<b>9,26,100</b>	<b>8,413</b>	<b>13,789</b>	<b>-</b>	<b>70</b>	<b>5,13,056</b>	<b>2,24,940</b>	<b>65,55,167</b>	<b>68,32,424</b>

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For The Quarter Ended Sep 30, 2019	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												For The Quarter Ended Sep 30, 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	2,99,397	56,619	56,060	8,16,984	8,62,237	3,489	61,949	4,07,367	4,357	17,559	-	-	55,99,645	1,41,523	79,15,110	83,27,186
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Gross Earned Premium</b>	<b>2,99,397</b>	<b>56,619</b>	<b>56,060</b>	<b>8,16,984</b>	<b>8,62,237</b>	<b>3,489</b>	<b>61,949</b>	<b>4,07,367</b>	<b>4,357</b>	<b>17,559</b>	<b>-</b>	<b>-</b>	<b>55,99,645</b>	<b>1,41,523</b>	<b>79,15,110</b>	<b>83,27,186</b>
Add: Premium on reinsurance accepted	20,191	-	-	-	-	-	-	-	-	(839)	-	-	-	-	(839)	19,352
Less : Premium on reinsurance ceded	1,97,100	38,158	54,657	56,885	61,225	174	33,352	27,363	2,722	25,192	-	-	47,33,102	45,496	49,85,511	52,75,426
<b>Net Premium</b>	<b>1,22,488</b>	<b>18,461</b>	<b>1,403</b>	<b>7,60,099</b>	<b>8,01,012</b>	<b>3,315</b>	<b>28,597</b>	<b>3,80,004</b>	<b>1,635</b>	<b>(8,472)</b>	<b>-</b>	<b>-</b>	<b>8,66,543</b>	<b>96,027</b>	<b>29,28,760</b>	<b>30,71,112</b>
Adjustment for change in reserve for unexpired risks	10,618	(8,539)	(1,255)	2,47,889	1,92,731	(1,106)	26,678	(21,345)	31	6,835	-	5	(6,15,961)	28,354	(1,35,889)	(1,35,065)
<b>Premium Earned (Net)</b>	<b>1,33,106</b>	<b>9,922</b>	<b>148</b>	<b>10,07,988</b>	<b>9,93,743</b>	<b>2,209</b>	<b>55,275</b>	<b>3,58,659</b>	<b>1,666</b>	<b>(1,637)</b>	<b>-</b>	<b>5</b>	<b>2,50,582</b>	<b>1,24,381</b>	<b>27,92,871</b>	<b>29,36,047</b>

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(₹ '000)

Up to The Quarter Ended Sep 30, 2019	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												Up to The Quarter Ended Sep 30, 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	11,79,140	1,02,729	63,471	15,92,122	15,98,703	6,949	3,00,524	8,80,318	14,945	45,175	-	420	58,21,066	3,11,121	1,05,71,343	1,19,16,683
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Gross Earned Premium</b>	<b>11,79,140</b>	<b>1,02,729</b>	<b>63,471</b>	<b>15,92,122</b>	<b>15,98,703</b>	<b>6,949</b>	<b>3,00,524</b>	<b>8,80,318</b>	<b>14,945</b>	<b>45,175</b>	<b>-</b>	<b>420</b>	<b>58,21,066</b>	<b>3,11,121</b>	<b>1,05,71,343</b>	<b>1,19,16,683</b>
Add: Premium on reinsurance accepted	35,068	-	-	-	-	-	-	-	-	2,700	-	-	-	-	2,700	37,768
Less : Premium on reinsurance ceded	9,29,849	63,815	61,791	1,03,843	1,08,956	347	90,186	54,106	8,505	45,577	-	399	49,19,052	96,428	54,27,399	64,82,854
<b>Net Premium</b>	<b>2,84,359</b>	<b>38,914</b>	<b>1,680</b>	<b>14,88,279</b>	<b>14,89,747</b>	<b>6,602</b>	<b>2,10,338</b>	<b>8,26,212</b>	<b>6,440</b>	<b>2,298</b>	<b>-</b>	<b>21</b>	<b>9,02,014</b>	<b>2,14,693</b>	<b>51,46,644</b>	<b>54,71,597</b>
Adjustment for change in reserve for unexpired risks	(32,680)	(14,226)	(1,393)	1,75,697	3,76,332	(2,427)	(87,497)	(1,32,359)	(1,814)	8,286	-	(13)	(4,52,869)	36,187	(80,477)	(1,28,776)
<b>Premium Earned (Net)</b>	<b>2,51,679</b>	<b>24,688</b>	<b>287</b>	<b>16,63,976</b>	<b>18,66,079</b>	<b>4,175</b>	<b>1,22,841</b>	<b>6,93,853</b>	<b>4,626</b>	<b>10,584</b>	<b>-</b>	<b>8</b>	<b>4,49,145</b>	<b>2,50,880</b>	<b>50,66,167</b>	<b>53,42,821</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.