

FORM NL-4-PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(₹ '000)

For The Quarter Ended December 31, 2015	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For The Quarter Ended December 31, 2015
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Others	Total	
Premium from direct business written	241,761	34,916	6,089	453,181	285,075	4,795	8,892	186,874	1,095	27,025	-	1,500	785,508	1,753,945	2,036,711
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	54,535	(14,712)	324	(13,560)	37,210	(1,693)	22,161	173,176	385	553	-	(351)	112,544	330,425	370,572
Gross Earned Premium	296,296	20,204	6,413	439,621	322,285	3,102	31,053	360,050	1,480	27,578	-	1,149	898,052	2,084,370	2,407,283
Add: Premium on reinsurance accepted	7,313	-	-	-	-	-	-	-	-	1,668	-	-	-	1,668	8,981
Less : Premium on reinsurance ceded	117,582	17,681	6,279	27,501	34,067	240	3,753	32,360	1,447	15,459	-	1,425	570,253	686,505	828,047
Net Premium	186,027	2,523	134	412,120	288,218	2,862	27,300	327,690	33	13,787	-	(276)	327,799	1,399,533	1,588,217
Adjustment for change in reserve for unexpired risks	(58,394)	9,800	(24)	679	914	(21)	(3,056)	(15,047)	(20)	(7,766)	-	481	(89,781)	(113,617)	(162,236)
Premium Earned (Net)	127,633	12,323	110	412,799	289,132	2,841	24,244	312,643	13	6,021	-	205	238,018	1,285,916	1,425,981

PREMIUM EARNED [NET]

(₹ '000)

Up To The Quarter Ended December 31, 2015	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up To The Quarter Ended December 31, 2015
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Others	Total	
Premium from direct business written	1,017,059	117,249	15,518	1,309,221	750,418	15,994	114,515	1,058,805	4,445	77,455	-	4,446	1,491,733	4,827,032	5,976,858
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(146,044)	(10,917)	(5,168)	(57,046)	25,091	175	(35,047)	48,395	(99)	31,420	-	579	203,093	216,561	54,432
Gross Earned Premium	871,015	106,332	10,350	1,252,175	775,509	16,169	79,468	1,107,200	4,346	108,875	-	5,025	1,694,826	5,043,593	6,031,290
Add: Premium on reinsurance accepted	25,516	-	-	-	(11,205)	-	-	-	-	10,484	-	-	-	(721)	24,795
Less : Premium on reinsurance ceded	535,195	60,150	15,550	80,782	76,098	800	24,272	117,541	4,631	18,573	-	4,024	969,392	1,296,113	1,907,008
Net Premium	361,336	46,182	(5,200)	1,171,393	688,206	15,369	55,196	989,659	(285)	100,786	-	1,001	725,434	3,746,759	4,149,077
Adjustment for change in reserve for unexpired risks	49,340	(8,082)	5,309	2,848	10,590	(10)	4,731	(19,261)	4	(51,588)	-	(551)	(169,180)	(222,417)	(175,850)
Premium Earned (Net)	410,676	38,100	109	1,174,241	698,796	15,359	59,927	970,398	(281)	49,198	-	450	556,254	3,524,342	3,973,227

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PREMIUM EARNED [NET]															(₹ '000)
For the corresponding quarter of the preceding period ended December 31, 2014	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For the corresponding quarter of the preceding period Ended December 31, 2014
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Others	Total	Grand Total
Premium from direct business written	231,411	34,620	-	406,925	235,610	6,449	5,868	175,871	2,421	46,556	-	1,721	382,891	1,264,312	1,530,343
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	35,805	9,639	-	(49,473)	(18,526)	1,693	14,484	68,949	(229)	(12,151)	223	(728)	40,782	45,024	90,468
Gross Earned Premium	267,216	44,259	-	357,452	217,084	8,142	20,352	244,820	2,192	34,405	223	993	423,673	1,309,336	1,620,811
Add: Premium on reinsurance accepted	5,428	-	-	-	23,296	-	-	-	-	1,717	-	-	-	25,013	30,441
Less : Premium on reinsurance ceded	72,526	27,158	-	24,920	14,593	322	3,885	24,670	1,909	40,248	-	1,635	247,079	359,261	458,945
Net Premium	200,118	17,101	-	332,532	225,787	7,820	16,467	220,150	283	(4,126)	223	(642)	176,594	975,088	1,192,307
Adjustment for change in reserve for unexpired risks	12,163	(4,304)	-	2,473	(3,898)	55	(3,065)	(13,850)	795	33,521	-	801	(15,058)	1,774	9,633
Premium Earned (Net)	212,281	12,797	-	335,005	221,889	7,875	13,402	206,300	1,078	29,395	223	159	161,536	976,862	1,201,940

PREMIUM EARNED [NET]															(₹ '000)
Up to the Quarter of the preceding period ended December 31, 2014	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up to the Quarter of the preceding period Ended December 31, 2014
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Others	Total	Grand Total
Premium from direct business written	898,840	132,459	-	1,070,697	647,483	17,960	50,952	865,678	10,881	128,789	-	3,428	844,836	3,640,704	4,672,003
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(100,001)	(28,303)	-	(39,367)	27,558	683	4,295	(119,306)	(2,052)	(9,058)	223	(1,055)	17,231	(120,848)	(249,152)
Gross Earned Premium	798,839	104,156	-	1,031,330	675,041	18,643	55,247	746,372	8,829	119,731	223	2,373	862,067	3,519,856	4,422,851
Add: Premium on reinsurance accepted	24,990	-	-	-	38,924	-	-	-	-	5,639	-	-	-	44,563	69,553
Less : Premium on reinsurance ceded	426,895	82,457	-	67,511	41,353	898	20,167	94,074	4,073	91,061	-	3,271	443,757	766,165	1,275,517
Net Premium	396,934	21,699	-	963,819	672,612	17,745	35,080	652,298	4,756	34,309	223	(898)	418,310	2,798,254	3,216,887
Adjustment for change in reserve for unexpired risks	65,470	15,493	-	1,968	(5,879)	106	1,615	(9,956)	885	24,487	-	1,111	1,564	15,901	96,864
Premium Earned (Net)	462,404	37,192	-	965,787	666,733	17,851	36,695	642,342	5,641	58,796	223	213	419,874	2,814,155	3,313,751

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