

FORM NL-4-PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(₹ '000)

For the Quarter ended September 30, 2017	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												For the Quarter ended September 30, 2017
				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	239,331	34,229	9,555	818,299	805,052	2,448	248,376	248,166	657	33,718	-	-	1,480,211	280,950	3,917,877	4,200,992
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Earned Premium	239,331	34,229	9,555	818,299	805,052	2,448	248,376	248,166	657	33,718	-	-	1,480,211	280,950	3,917,877	4,200,992
Add: Premium on reinsurance accepted	5,836	-	-	-	-	-	-	-	-	751	-	-	-	-	751	6,587
Less : Premium on reinsurance ceded	99,426	23,869	9,387	37,222	32,422	509	27,270	21,866	487	38,188	-	-	1,429,000	58,083	1,645,047	1,777,729
Net Premium	145,741	10,360	168	781,077	772,630	1,939	221,106	226,300	170	(3,719)	-	-	51,211	222,867	2,273,581	2,429,850
Adjustment for change in reserve for unexpired risks	5,135	2,777	(6)	(218,421)	(294,433)	111	15,067	(22,098)	593	4,364	-	2	(120,054)	14,196	(620,673)	(612,767)
Premium Earned (Net)	150,876	13,137	162	562,656	478,197	2,050	236,173	204,202	763	645	-	2	(68,843)	237,063	1,652,908	1,817,083

PREMIUM EARNED [NET]

(₹ '000)

Up to the Quarter Ended September 30, 2017	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												Up to the Quarter Ended September 30, 2017
				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	869,334	119,033	19,365	1,580,969	1,405,431	15,022	364,695	522,185	3,578	76,062	-	-	1,563,363	508,544	6,039,849	7,047,581
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Earned Premium	869,334	119,033	19,365	1,580,969	1,405,431	15,022	364,695	522,185	3,578	76,062	-	-	1,563,363	508,544	6,039,849	7,047,581
Add: Premium on reinsurance accepted	12,414	-	-	-	-	-	-	-	-	2,726	-	-	-	-	2,726	15,140
Less : Premium on reinsurance ceded	562,755	76,398	19,016	81,963	66,671	1,562	54,654	42,747	1,138	52,968	-	-	1,433,158	111,192	1,846,053	2,504,222
Net Premium	318,993	42,635	349	1,499,006	1,338,760	13,460	310,041	479,438	2,440	25,820	-	-	130,205	397,352	4,196,522	4,558,499
Adjustment for change in reserve for unexpired risks	(34,760)	(15,732)	9	(420,438)	(467,232)	(615)	(37,119)	(80,569)	(1,032)	4,053	-	3	(116,952)	(4,585)	(1,124,486)	(1,174,969)
Premium Earned (Net)	284,233	26,903	358	1,078,568	871,528	12,845	272,922	398,869	1,408	29,873	-	3	13,253	392,767	3,072,036	3,383,530

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PREMIUM EARNED [NET]

(₹ '000)

For the corresponding quarter of the preceding period ended September 30, 2016	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												For the corresponding quarter of the preceding period ended September 30, 2016	
				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	286,811	44,379	11,191	680,686	477,522	3,268	25,258	205,040	697	24,462	-		1,235
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Gross Earned Premium	286,811	44,379	11,191	680,686	477,522	3,268	25,258	205,040	697	24,462	-	1,235	1,272,892	165,684	2,856,744	3,199,125	
Add: Premium on reinsurance accepted	9,919	-	-	-	-	-	-	-	-	1,375	-	-	-	-	1,375	11,294	
Less : Premium on reinsurance ceded	102,685	37,545	11,043	40,574	28,242	909	7,248	36,981	550	17,503	-	1,174	1,179,312	35,858	1,348,351	1,499,624	
Net Premium	194,045	6,834	148	640,112	449,280	2,359	18,010	168,059	147	8,334	-	61	93,580	129,826	1,509,768	1,710,795	
Adjustment for change in reserve for unexpired risks	(2,214)	(146)	(67)	(68,684)	(118,603)	333	13,488	33,346	4,456	2,341	-	29	(98,499)	3,114	(228,679)	(231,106)	
Premium Earned (Net)	191,831	6,688	81	571,428	330,677	2,692	31,498	201,405	4,603	10,675	-	90	(4,919)	132,940	1,281,089	1,479,689	

PREMIUM EARNED [NET]

(₹ '000)

Up to the Quarter of the preceding period ended September 30, 2016	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												Up to the Quarter of the preceding period ended September 30, 2016	
				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	797,297	105,433	24,887	1,356,647	847,323	8,331	112,701	488,139	3,344	62,719	-		2,015
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Gross Earned Premium	797,297	105,433	24,887	1,356,647	847,323	8,331	112,701	488,139	3,344	62,719	-	2,015	1,273,004	357,235	4,511,458	5,439,075	
Add: Premium on reinsurance accepted	18,556	-	-	-	-	-	-	-	-	2,900	-	-	-	26	2,926	21,482	
Less : Premium on reinsurance ceded	443,593	51,091	24,534	81,753	50,731	1,908	21,351	68,069	1,320	38,084	-	1,914	1,179,408	91,037	1,535,575	2,054,793	
Net Premium	372,260	54,342	353	1,274,894	796,592	6,423	91,350	420,070	2,024	27,535	-	101	93,596	266,224	2,978,809	3,405,764	
Adjustment for change in reserve for unexpired risks	(58,095)	(37,831)	(225)	(223,898)	(173,840)	(223)	(33,324)	12,272	3,431	(7,128)	-	47	(24,726)	(5,346)	(452,735)	(548,886)	
Premium Earned (Net)	314,165	16,511	128	1,050,996	622,752	6,200	58,026	432,342	5,455	20,407	-	148	68,870	260,878	2,526,074	2,856,878	

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