

FORM NL-4-PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(₹ '000)

For The Quarter Ended March 31, 2018	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												For The Quarter Ended March 31, 2018
				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	3,12,927	16,456	9,304	7,71,421	8,58,710	1,974	43,171	2,87,163	1,137	45,913	4	-	76,72,071	1,42,706	98,24,270	1,01,62,957
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Earned Premium	3,12,927	16,456	9,304	7,71,421	8,58,710	1,974	43,171	2,87,163	1,137	45,913	4	-	76,72,071	1,42,706	98,24,270	1,01,62,957
Add: Premium on reinsurance accepted	3,567	-	-	-	-	-	-	-	-	904	-	-	-	-	904	4,471
Less : Premium on reinsurance ceded	91,147	7,240	3,956	42,784	47,422	99	9,130	26,297	57	25,218	4	-	33,15,574	10,842	34,77,427	35,79,770
Net Premium	2,25,347	9,216	5,348	7,28,637	8,11,288	1,875	34,041	2,60,866	1,080	21,599	-	-	43,56,497	1,31,864	63,47,747	65,87,658
Adjustment for change in reserve for unexpired risks	(51,173)	7,460	(5,149)	16,580	(1,21,609)	3,091	38,016	(8,305)	222	6,391	-	34	(60,669)	(36,922)	(1,63,171)	(2,12,033)
Premium Earned (Net)	1,74,174	16,676	199	7,45,217	6,89,679	4,966	72,057	2,52,561	1,302	27,990	-	34	42,95,828	94,942	61,84,576	63,75,625

PREMIUM EARNED [NET]

(₹ '000)

FY 2017-18	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												FY 2017-18
				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	14,20,497	1,79,583	39,819	33,36,478	31,36,470	18,314	5,87,672	10,07,693	5,646	1,34,997	4	-	1,24,37,155	8,04,303	2,14,68,732	2,31,08,631
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Earned Premium	14,20,497	1,79,583	39,819	33,36,478	31,36,470	18,314	5,87,672	10,07,693	5,646	1,34,997	4	-	1,24,37,155	8,04,303	2,14,68,732	2,31,08,631
Add: Premium on reinsurance accepted	21,022	-	-	-	-	-	-	-	-	4,630	-	-	-	-	4,630	25,652
Less : Premium on reinsurance ceded	7,79,665	1,19,160	32,469	1,85,516	1,70,677	2,430	1,02,970	88,477	2,149	87,612	4	-	76,41,653	1,57,932	84,39,420	93,70,714
Net Premium	6,61,854	60,423	7,350	31,50,962	29,65,793	15,884	4,84,702	9,19,216	3,497	52,015	-	-	47,95,502	6,46,371	1,30,33,942	1,37,63,569
Adjustment for change in reserve for unexpired risks	(72,388)	(4,301)	(6,562)	(7,21,748)	(8,47,465)	3,591	(14,861)	(58,455)	(454)	13,019	-	39	(57,570)	(23,538)	(17,07,442)	(17,90,693)
Premium Earned (Net)	5,89,466	56,122	788	24,29,214	21,18,328	19,475	4,69,841	8,60,761	3,043	65,034	-	39	47,37,932	6,22,833	1,13,26,500	1,19,72,876

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(₹ '000)

For The Quarter Ended March 31, 2017	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												For The Quarter Ended March 31, 2017
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Crop	Others	Total	
Premium from direct business written	2,69,164	25,072	11,008	4,58,737	4,69,931	2,711	46,865	2,38,868	594	12,577	18	-	30,64,385	1,93,746	44,88,432	47,93,676
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Earned Premium	2,69,164	25,072	11,008	4,58,737	4,69,931	2,711	46,865	2,38,868	594	12,577	18	-	30,64,385	1,93,746	44,88,432	47,93,676
Add: Premium on reinsurance accepted	5,551	-	-	-	-	-	-	-	-	1,206	-	-	-	-	1,206	6,757
Less : Premium on reinsurance ceded	95,561	43,340	10,812	27,143	41,551	881	13,875	30,861	545	6,382	15	-	24,20,004	38,824	25,80,081	27,29,794
Net Premium	1,79,154	(18,268)	196	4,31,594	4,28,380	1,830	32,990	2,08,007	49	7,401	3	-	6,44,381	1,54,922	19,09,557	20,70,639
Adjustment for change in reserve for unexpired risks	(20,695)	60,589	(479)	1,44,819	(67,080)	657	2,344	(5,716)	636	8,998	-	1	4,256	(23,834)	65,081	1,04,496
Premium Earned (Net)	1,58,459	42,321	(283)	5,76,413	3,61,300	2,487	35,334	2,02,291	685	16,399	3	1	6,48,637	1,31,088	19,74,638	21,75,135

PREMIUM EARNED [NET]

(₹ '000)

FY 2016-17	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												FY 2016-17
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Crop	Others	Total	
Premium from direct business written	13,12,009	1,65,921	52,793	22,86,764	16,39,605	12,818	2,07,297	9,08,138	5,146	90,025	18	2,150	54,92,296	6,97,325	1,13,41,582	1,28,72,305
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Earned Premium	13,12,009	1,65,921	52,793	22,86,764	16,39,605	12,818	2,07,297	9,08,138	5,146	90,025	18	2,150	54,92,296	6,97,325	1,13,41,582	1,28,72,305
Add: Premium on reinsurance accepted	32,193	-	-	-	(957)	-	-	-	-	5,404	-	-	-	39	4,486	36,679
Less : Premium on reinsurance ceded	6,85,100	1,18,182	52,012	1,36,880	1,18,184	3,624	48,615	1,22,403	2,691	56,061	15	2,042	47,44,100	1,67,399	54,02,014	62,57,308
Net Premium	6,59,102	47,739	781	21,49,884	15,20,464	9,194	1,58,682	7,85,735	2,455	39,368	3	108	7,48,196	5,29,965	59,44,054	66,51,676
Adjustment for change in reserve for unexpired risks	(73,581)	18,390	(688)	67,984	(1,59,542)	2,165	(28,081)	64,348	4,495	9,461	-	107	70,674	(2,889)	28,722	(27,157)
Premium Earned (Net)	5,85,521	66,129	93	22,17,868	13,60,922	11,359	1,30,601	8,50,083	6,950	48,829	3	215	8,18,870	5,27,076	59,72,776	66,24,519

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