

SCHEDULES TO AND FORMING PART OF THE REVENUE ACCOUNTS AND PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED ON AND TO BALANCE SHEET AS AT September 30,2018

FORM NL-4-PREMIUM SCHEDULE
PREMIUM EARNED [NET]

Rs '000

For the quarter ended September 30,2018

Particulars	Fire	Marine	Miscellaneous											Grand Total	
			Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others		Miscellaneous Total
Premium from direct business written	42,674	-	234,392	213,466	447,858	-	21,908	175,880	-	256	-	-	38,611	684,513	727,187
Add: Premium on reinsurance accepted	8,232	-	-	-	-	-	-	-	-	1,320	-	-	-	1,320	9,552
Less : Premium on reinsurance ceded	24,011	-	14,140	12,878	27,018	-	13,512	10,225	-	245	-	-	6,100	57,100	81,111
Net Premium	26,895	-	220,252	200,588	420,840	-	8,396	165,655	-	1,331	-	-	32,511	628,733	655,628
Adjustment for change in reserve for unexpired risks	15,242	-	16,767	43,965	60,732	-	1,385	88,193	-	276	-	-	31,161	181,747	196,989
Total Premium Earned (Net)	11,653	-	203,485	156,623	360,108	-	7,011	77,462	-	1,055	-	-	1,350	446,986	458,639

Upto the quarter ended September 30, 2018

Particulars	Fire	Marine	Miscellaneous											Grand Total	
			Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others		Miscellaneous Total
Premium from direct business written	66,145	-	431,815	393,952	825,767	-	33,226	246,425	-	468	-	-	51,179	1,157,065	1,223,210
Add: Premium on reinsurance accepted	12,458	-	-	-	-	-	-	-	-	2,626	-	-	-	2,626	15,084
Less : Premium on reinsurance ceded	39,057	-	26,432	24,115	50,547	-	20,135	14,513	-	591	-	-	9,849	95,635	134,692
Net Premium	39,546	-	405,383	369,837	775,220	-	13,091	231,912	-	2,503	-	-	41,330	1,064,056	1,103,602
Adjustment for change in reserve for unexpired risks:	19,046	-	10,087	74,148	84,235	-	(479)	94,836	-	486	-	-	40,758	219,836	238,882
Change in Unexpired Risk Reserve															
Total Premium Earned (Net)	20,500	-	395,296	295,689	690,985	-	13,570	137,076	-	2,017	-	-	572	844,220	864,720

For the quarter ended September 30,2017

Particulars	Fire	Marine	Miscellaneous											Grand Total	
			Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others		Miscellaneous Total
Premium from direct business written	15,776	-	185,176	128,514	313,690	-	25,398	51,274	-	-	-	-	12,785	403,146	418,923
Add: Premium on reinsurance accepted	8,482	-	-	-	-	-	-	-	-	1,282	-	-	-	1,282	9,764
Less : Premium on reinsurance ceded	10,883	-	16,472	6,513	22,985	-	15,681	2,564	-	87	-	-	7,907	49,224	60,107
Net Premium	13,375	-	168,703	122,001	290,704	-	9,717	48,710	-	1,195	-	-	4,878	355,205	368,580
Adjustment for change in reserve for unexpired risks:	7,987	-	26,500	30,489	56,989	-	4,466	20,222	-	136	-	-	5,411	87,225	95,212
Change in Unexpired Risk Reserve															
Total Premium Earned (Net)	5,388	-	142,203	91,512	233,715	-	5,251	28,488	-	1,059	-	-	(533)	267,980	273,368

Upto the quarter ended September 30, 2017

Particulars	Fire	Marine	Miscellaneous											Grand Total	
			Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others		Miscellaneous Total
Premium from direct business written	21,025	-	355,783	254,639	610,422	-	42,234	86,760	-	-	-	-	18,232	757,648	778,674
Add: Premium on reinsurance accepted	13,420	-	-	-	-	-	-	-	-	2,764	-	-	-	2,764	16,184
Less : Premium on reinsurance ceded	15,250	-	30,383	16,578	46,961	-	26,834	4,338	-	278	-	-	11,563	89,974	105,225
Net Premium	19,195	-	325,400	238,061	563,461	-	15,400	82,422	-	2,487	-	-	6,669	670,439	689,633
Adjustment for change in reserve for unexpired risks:	9,327	-	67,705	82,508	150,213	-	7,905	31,650	-	535	-	-	7,828	198,131	207,458
Change in Unexpired Risk Reserve															
Total Premium Earned (Net)	9,868	-	257,695	155,553	413,248	-	7,495	50,772	-	1,951	-	-	(1,159)	472,307	482,175