

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 December 31,2018

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

Rs '000

For the quarter ended December 31,2018

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	43,185	-	310,599	289,850	600,449	-	40,637	132,359	-	1,320	-	-	34,556	809,321	852,506
Add: Premium on reinsurance accepted	4,734	-	-	-	-	-	-	-	-	1,450	-	-	-	1,450	6,184
Less : Premium on reinsurance ceded	25,440	-	19,011	17,978	36,989	-	25,247	6,930	-	1,374	-	-	7,200	77,740	103,180
Net Premium	22,479	-	291,588	271,872	563,460	-	15,390	125,429	-	1,396	-	-	27,356	733,031	755,510
Adjustment for change in reserve for unexpired risks	8,188	-	71,659	87,311	158,970	-	8,682	28,562	-	321	-	-	25,182	221,717	229,905
Total Premium Earned (Net)	14,291	-	219,929	184,561	404,490	-	6,708	96,867	-	1,075	-	-	2,174	511,314	525,605

Upto the quarter ended December 31,2018

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	109,330	-	742,414	683,802	1,426,216	-	73,863	378,784	-	1,788	-	-	85,735	1,966,386	2,075,716
Add: Premium on reinsurance accepted	17,192	-	-	-	-	-	-	-	-	4,076	-	-	-	4,076	21,268
Less : Premium on reinsurance ceded	64,497	-	45,443	42,093	87,536	-	45,382	21,443	-	1,965	-	-	17,049	173,375	237,872
Net Premium	62,025	-	696,971	641,709	1,338,680	-	28,481	357,341	-	3,899	-	-	68,686	1,797,087	1,859,112
Adjustment for change in reserve for unexpired risks:	27,234	-	81,746	161,459	243,205	-	8,203	123,398	-	807	-	-	65,940	441,553	468,787
Change in Unexpired Risk Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Premium Earned (Net)	34,791	-	615,225	480,250	1,095,475	-	20,278	233,943	-	3,092	-	-	2,746	1,355,534	1,390,325

For the quarter ended December 31,2017

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	23,281	-	222,982	142,441	365,423	-	20,496	56,107	-	-	-	-	17,774	459,801	483,082
Add: Premium on reinsurance accepted	5,042	-	-	-	-	-	-	-	-	1,001	-	-	-	1,001	6,042
Less : Premium on reinsurance ceded	15,565	-	14,324	9,274	23,598	-	12,350	2,890	-	130	-	-	10,751	49,719	65,284
Net Premium	12,758	-	208,658	133,167	341,826	-	8,147	53,217	-	870	-	-	7,023	411,082	423,840
Adjustment for change in reserve for unexpired risks:	6,188	-	43,650	28,815	72,465	-	315	17,882	-	(167)	-	-	7,421	97,915	104,104
Change in Unexpired Risk Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Premium Earned (Net)	6,570	-	165,008	104,352	269,360	-	7,832	35,336	-	1,037	-	-	(398)	313,167	319,737

Upto the quarter ended December 31,2017

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	44,307	-	578,766	397,080	975,846	-	62,730	142,867	-	-	-	-	36,006	1,217,449	1,261,755
Add: Premium on reinsurance accepted	18,462	-	-	-	-	-	-	-	-	3,765	-	-	-	3,765	22,227
Less : Premium on reinsurance ceded	30,815	-	44,707	25,852	70,559	-	39,183	7,228	-	408	-	-	22,314	139,693	170,508
Net Premium	31,953	-	534,059	371,228	905,287	-	23,547	135,639	-	3,357	-	-	13,692	1,081,521	1,113,474
Adjustment for change in reserve for unexpired risks:	15,515	-	111,355	111,323	222,679	-	8,219	49,531	-	368	-	-	15,249	296,046	311,562
Change in Unexpired Risk Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Premium Earned (Net)	16,438	-	422,703	259,905	682,608	-	15,327	86,108	-	2,989	-	-	(1,558)	785,474	801,912