

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 30,2019

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

Rs '000

For the quarter ended September 30,2019

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	90,201	-	295,423	280,967	576,390	881	67,817	229,555	-	1,240	-	-	40,621	916,504	1,006,705
Add: Premium on reinsurance accepted	8,519	-	-	-	-	-	-	-	-	1,047	-	-	-	1,047	9,566
Less : Premium on reinsurance ceded	35,168	-	17,171	16,116	33,287	58	39,019	17,238	-	1,118	-	-	8,326	99,046	134,214
<b>Net Premium</b>	<b>63,552</b>	<b>-</b>	<b>278,252</b>	<b>264,851</b>	<b>543,103</b>	<b>823</b>	<b>28,798</b>	<b>212,317</b>	<b>-</b>	<b>1,169</b>	<b>-</b>	<b>-</b>	<b>32,295</b>	<b>818,505</b>	<b>882,057</b>
Adjustment for change in reserve for unexpired risks	46,062	-	14,270	30,369	44,639	116	9,372	66,115	-	(305)	-	-	27,563	147,500	193,562
<b>Total Premium Earned (Net)</b>	<b>17,490</b>	<b>-</b>	<b>263,982</b>	<b>234,482</b>	<b>498,464</b>	<b>707</b>	<b>19,426</b>	<b>146,202</b>	<b>-</b>	<b>1,474</b>	<b>-</b>	<b>-</b>	<b>4,732</b>	<b>671,005</b>	<b>688,495</b>

Upto the quarter ended September 30, 2019

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	151,863	-	551,711	508,676	1,060,387	1,784.00	124,254	417,728	-	10,044	-	-	61,155	1,675,352	1,827,215
Add: Premium on reinsurance accepted	15,057	-	-	-	-	-	-	-	-	2,700	-	-	-	2,700	17,757
Less : Premium on reinsurance ceded	58,725	-	32,278	29,498	61,776	103.00	78,098	34,621	-	9,436	-	-	15,923	199,957	258,682
<b>Net Premium</b>	<b>108,195</b>	<b>-</b>	<b>519,433</b>	<b>479,178</b>	<b>998,611</b>	<b>1,681.00</b>	<b>46,156</b>	<b>383,107</b>	<b>-</b>	<b>3,308</b>	<b>-</b>	<b>-</b>	<b>45,232</b>	<b>1,478,095</b>	<b>1,586,290</b>
Adjustment for change in reserve for unexpired risks:	74,301	-	5,623	21,130	26,753	202.00	11,012	104,752	-	463	-	-	35,468	178,650	252,951
Change in Unexpired Risk Reserve															
<b>Total Premium Earned (Net)</b>	<b>33,894</b>	<b>-</b>	<b>513,810</b>	<b>458,048</b>	<b>971,858</b>	<b>1,479.00</b>	<b>35,144</b>	<b>278,355</b>	<b>-</b>	<b>2,845</b>	<b>-</b>	<b>-</b>	<b>9,764</b>	<b>1,299,445</b>	<b>1,333,339</b>

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	-	256.00	-	-	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
<b>Net Premium</b>	<b>26,895</b>	<b>-</b>	<b>220,252</b>	<b>200,588</b>	<b>420,840</b>	<b>-</b>	<b>8,396</b>	<b>165,655</b>	<b>-</b>	<b>1,331</b>	<b>-</b>	<b>-</b>	<b>32,511</b>	<b>628,733</b>	<b>655,628</b>
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
Change in Unexpired Risk Reserve															
<b>Total Premium Earned (Net)</b>	<b>11,653</b>	<b>-</b>	<b>203,485</b>	<b>156,623</b>	<b>360,108</b>	<b>-</b>	<b>7,011</b>	<b>77,462</b>	<b>-</b>	<b>1,055</b>	<b>-</b>	<b>-</b>	<b>1,350</b>	<b>446,986</b>	<b>458,639</b>

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	-	-	-	0	-	-	-	-	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
<b>Net Premium</b>	<b>39,546</b>	<b>-</b>	<b>405,383</b>	<b>369,837</b>	<b>775,220</b>	<b>-</b>	<b>13,091</b>	<b>231,912</b>	<b>-</b>	<b>2,503</b>	<b>-</b>	<b>-</b>	<b>41,330</b>	<b>1,064,056</b>	<b>1,103,602</b>
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															
<b>Total Premium Earned (Net)</b>	<b>20,500</b>	<b>-</b>	<b>395,296</b>	<b>295,689</b>	<b>690,985</b>	<b>-</b>	<b>13,570</b>	<b>137,076</b>	<b>-</b>	<b>2,017</b>	<b>-</b>	<b>-</b>	<b>572</b>	<b>844,220</b>	<b>864,720</b>