

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 March 31, 2019

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

Rs '000

For the quarter ended March 31, 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	52,924	-	293,673	256,112	549,785	2,920	75,928	228,833	-	1,834	-	-	23,159	882,459	935,383
Add: Premium on reinsurance accepted	4,323	-	-	-	-	-	-	-	-	969	-	-	-	969	5,292
Less: Premium on reinsurance ceded	25,889	-	18,567	15,713	34,280	179	43,856	16,911	-	1,677	-	-	5,543	102,446	128,335
Net Premium	31,358	-	275,106	240,399	515,505	2,741	32,072	211,922	-	1,126	-	-	17,616	780,982	812,340
Adjustment for change in reserve for unexpired risks	16,390	-	42,926	32,884	75,810	999	18,686	102,518	-	(105)	-	-	14,820	212,728	229,118
Total Premium Earned (Net)	14,968	-	232,180	207,515	439,695	1,742	13,386	109,404	-	1,231	-	-	2,796	568,254	583,222

Upto the quarter ended March 31, 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	162,254	-	1,036,087	939,914	1,976,001	2,920	149,791	607,617	-	3,622	-	-	108,894	2,848,845	3,011,099
Add: Premium on reinsurance accepted	21,515	-	-	-	-	-	-	-	-	5,045	-	-	-	5,045	26,560
Less: Premium on reinsurance ceded	90,386	-	64,010	57,806	121,816	179	89,238	38,354	-	3,642	-	-	22,592	275,821	366,207
Net Premium	93,383	-	972,077	882,108	1,854,185	2,741	60,553	569,263	-	5,025	-	-	86,302	2,578,069	2,671,452
Adjustment for change in reserve for unexpired risks:	43,624	-	124,672	194,343	319,015	999	26,889	225,916	-	702	-	-	80,760	654,281	697,905
Change in Unexpired Risk Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Premium Earned (Net)	49,759	-	847,405	687,765	1,535,170	1,742	33,664	343,347	-	4,323	-	-	5,542	1,923,788	1,973,547

For the quarter ended March 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	37,250	-	235,894	181,968	417,861	-	8,285	109,922	-	-	-	-	18,842	554,910	592,159
Add: Premium on reinsurance accepted	3,567	-	-	-	-	-	-	-	-	904	-	-	-	904	4,471
Less: Premium on reinsurance ceded	29,081	-	15,322	11,847	27,169	-	6,440	5,496	-	134	-	-	12,378	51,616	80,698
Net Premium	11,735	-	220,572	170,121	390,692	-	1,845	104,426	-	770	-	-	6,463	504,197	515,932
Adjustment for change in reserve for unexpired risks:	4,609	-	40,948	49,629	90,577	-	(4,216)	60,913	-	(264)	-	-	7,476	154,488	159,096
Change in Unexpired Risk Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Premium Earned (Net)	7,126	-	179,623	120,492	300,116	-	6,061	43,513	-	1,034	-	-	(1,013)	349,710	356,836

Upto the quarter ended March 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	81,556	-	814,659	579,048	1,393,707	-	71,015	252,789	-	-	-	-	54,848	1,772,358	1,853,915
Add: Premium on reinsurance accepted	22,029	-	-	-	-	-	-	-	-	4,668	-	-	-	4,668	26,697
Less: Premium on reinsurance ceded	59,897	-	60,029	37,699	97,728	-	45,623	12,723	-	542	-	-	34,693	191,309	251,206
Net Premium	43,688	-	754,630	541,349	1,295,979	-	25,392	240,066	-	4,126	-	-	20,155	1,585,718	1,629,406
Adjustment for change in reserve for unexpired risks:	20,124	-	152,304	160,952	313,256	-	4,004	110,445	-	104	-	-	22,725	450,534	470,658
Change in Unexpired Risk Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Premium Earned (Net)	23,564	-	602,326	380,397	982,723	-	21,388	129,621	-	4,022	-	-	(2,570)	1,135,184	1,158,748