

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

Particulars	For the quarter ending 31.12.2015	Upto the quarter ending 31.12.2015	For the quarter ending 31.12.2014	Upto the quarter ending 31.12.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	2146419	8037066	1995877	7795938
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-153743	238577	65669	-318147
Gross Earned Premium	2300162	7798489	1930208	8114085
Add: Premium on reinsurance accepted	168435	1054614	307325	959925
Less : Premium on reinsurance ceded	1265461	4324367	946323	4465704
Net Premium	1049393	4767313	1356879	4290159
Adjustment for change in reserve for unexpired risks	-153743	238577	65669	-318147
Premium Earned (Net)	1203136	4528736	1291210	4608305

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

MARINE CARGO

Particulars	For the quarter ending 31.12.2015	Upto the quarter ending 31.12.2015	For the quarter ending 31.12.2014	Upto the quarter ending 31.12.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	560698	1967348	541769	1942429
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	26983	-7038	-51124	-67835
Gross Earned Premium	533715	1974386	592893	2010264
Add: Premium on reinsurance accepted	2873	6908	1	12959
Less : Premium on reinsurance ceded	74475	266213	106640	233270
Net Premium	489096	1708043	435130	1722118
Adjustment for change in reserve for unexpired risks	26983	-7038	-51124	-67835
Premium Earned (Net)	462113	1715081	486254	1789953

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

MARINE HULL

Particulars	For the quarter ending 31.12.2015	Upto the quarter ending 31.12.2015	For the quarter ending 31.12.2014	Upto the quarter ending 31.12.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	399187	1535201	536757	1565133
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-82444	-194649	-75825	-8044
Gross Earned Premium	481631	1729850	612582	1573177
Add: Premium on reinsurance accepted	44375	69302	22778	171441
Less : Premium on reinsurance ceded	371679	1232405	405208	1169827
Net Premium	71883	372098	154327	566747
Adjustment for change in reserve for unexpired risks	-82444	-194649	-75825	-8044
Premium Earned (Net)	154327	566747	230152	574791

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

MARINE TOTAL

Particulars	For the quarter ending 31.12.2015	Upto the quarter ending 31.12.2015	For the quarter ending 31.12.2014	Upto the quarter ending 31.12.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	959885	3502549	1078526	3507562
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-55461	-201687	-126949	-75879
Gross Earned Premium	1015346	3704236	1205475	3583441
Add: Premium on reinsurance accepted	47248	76210	22779	184400

Less : Premium on reinsurance ceded	446154	1498618	511848	1403097
Net Premium	560979	2080141	589457	2288865
Adjustment for change in reserve for unexpired risks	-55461	-201687	-126949	-75879
Premium Earned (Net)	616440	2281828	716406	2364744

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

MOTOR OD

Particulars	For the quarter ending 31.12.2015	Upto the quarter ending 31.12.2015	For the quarter ending 31.12.2014	Upto the quarter ending 31.12.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	3669388	10162910	3248803	9182453
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	231888	509745	45799	182223
Gross Earned Premium	3437500	9653165	3203004	9000230
Add: Premium on reinsurance accepted	2783	3716	556	1080
Less : Premium on reinsurance ceded	167127	493059	208092	529456
Net Premium	3505044	9673567	3041267	8654077
Adjustment for change in reserve for unexpired risks	231888	509745	45799	182223
Premium Earned (Net)	3273156	9163822	2995468	8471854

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

MOTOR TP NON POOL

Particulars	For the quarter ending 31.12.2015	Upto the quarter ending 31.12.2015	For the quarter ending 31.12.2014	Upto the quarter ending 31.12.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	4696590	13587565	3970056	11666214
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	423906	897070	247423	777606
Gross Earned Premium	4272684	12690495	3722633	10888608
Add: Premium on reinsurance accepted	79	79	132	132
Less : Premium on reinsurance ceded	78000	714874	199332	587716
Net Premium	4618669	12872770	3770856	11078630
Adjustment for change in reserve for unexpired risks	423906	897070	247423	777606
Premium Earned (Net)	4194763	11975700	3523433	10301024

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

MOTOR TP POOL

Particulars	For the quarter ending 31.12.2015	Upto the quarter ending 31.12.2015	For the quarter ending 31.12.2014	Upto the quarter ending 31.12.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	0	0	0	0
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	0	0	0	0
Gross Earned Premium	0	0	0	0
Add: Premium on reinsurance accepted	0	0	0	0
Less : Premium on reinsurance ceded	0	0	0	0
Net Premium	0	0	0	0
Adjustment for change in reserve for unexpired risks	0	0	0	0
Premium Earned (Net)	0	0	0	0

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

MOTOR TP D.R. POOL

Particulars	For the quarter ending 31.12.2015	Upto the quarter ending 31.12.2015	For the quarter ending 31.12.2014	Upto the quarter ending 31.12.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)

Premium from direct business written	111590	353489	109088	349895
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-121078	-66042	-88995	-157944
Gross Earned Premium	232668	419531	198083	507839
Add: Premium on reinsurance accepted	0	59512	61362	192313
Less : Premium on reinsurance ceded	270697	282792	87403	279916
Net Premium	-159107	130209	83047	262292
Adjustment for change in reserve for unexpired risks	-121078	-66042	-88995	-157944
Premium Earned (Net)	-38029	196251	172042	420236

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

MOTOR TOTAL

Particulars	For the quarter ending 31.12.2015	Upto the quarter ending 31.12.2015	For the quarter ending 31.12.2014	Upto the quarter ending 31.12.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	8477568	24103964	7327947	21198562
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	534716	1340773	204227	801885
Gross Earned Premium	7942852	22763191	7123720	20396677
Add: Premium on reinsurance accepted	2862	63307	62050	193525
Less : Premium on reinsurance ceded	515824	1490725	494827	1397088
Net Premium	7964606	22676546	6895170	19994999
Adjustment for change in reserve for unexpired risks	534716	1340773	204227	801885
Premium Earned (Net)	7429890	21335773	6690943	19193114

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

ENGINEERING

Particulars	For the quarter ending 31.12.2015	Upto the quarter ending 31.12.2015	For the quarter ending 31.12.2014	Upto the quarter ending 31.12.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	740281	2460131	717510	2579481
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	45295	89092	-177046	-319353
Gross Earned Premium	694986	2371039	894556	2898834
Add: Premium on reinsurance accepted	124663	295941	110370	171556
Less : Premium on reinsurance ceded	294027	869073	347554	1042222
Net Premium	570917	1886999	480326	1708815
Adjustment for change in reserve for unexpired risks	45295	89092	-177046	-319353
Premium Earned (Net)	525622	1797907	657372	2028168

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

AVIATION

Particulars	For the quarter ending 31.12.2015	Upto the quarter ending 31.12.2015	For the quarter ending 31.12.2014	Upto the quarter ending 31.12.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	230461	719488	313948	796045
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-67452	-32222	52108	17463
Gross Earned Premium	297913	751710	261840	778582
Add: Premium on reinsurance accepted	16172	134914	136591	207491
Less : Premium on reinsurance ceded	230518	701981	299522	786672
Net Premium	16115	152421	151017	216864
Adjustment for change in reserve for unexpired risks	-67452	-32222	52108	17463

Premium Earned (Net)	83567	184643	98909	199401
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Note: Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.

WORKMEN'S COMPENSATION

Particulars	For the quarter ending 31.12.2015	Upto the quarter ending 31.12.2015	For the quarter ending 31.12.2014	Upto the quarter ending 31.12.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	194081	615933	215668	619517
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-8194	872	9482	-6574
Gross Earned Premium	202275	615061	206186	626091
Add: Premium on reinsurance accepted	0	0	0	0
Less : Premium on reinsurance ceded	10195	30360	15393	35687
Net Premium	183886	585573	200275	583830
Adjustment for change in reserve for unexpired risks	-8194	872	9482	-6574
Premium Earned (Net)	192080	584701	190793	590404

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

PERSONAL ACCIDENT

Particulars	For the quarter ending 31.12.2015	Upto the quarter ending 31.12.2015	For the quarter ending 31.12.2014	Upto the quarter ending 31.12.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	379695	1262986	408270	1161913
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	4383	70221	37193	52773
Gross Earned Premium	375312	1192765	371077	1109140
Add: Premium on reinsurance accepted	0	1417	0	766
Less : Premium on reinsurance ceded	28361	98033	65704	136752
Net Premium	351334	1166370	342566	1025927
Adjustment for change in reserve for unexpired risks	4383	70221	37193	52773
Premium Earned (Net)	346951	1096149	305373	973154

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

HEALTH

Particulars	For the quarter ending 31.12.2015	Upto the quarter ending 31.12.2015	For the quarter ending 31.12.2014	Upto the quarter ending 31.12.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	6496152	19430632	4453300	15131720
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	970128	2041217	152973	608436
Gross Earned Premium	5526024	17389415	4300327	14523284
Add: Premium on reinsurance accepted	0	191	578	1781
Less : Premium on reinsurance ceded	324600	970945	222581	756056
Net Premium	6171552	18459878	4231297	14377445
Adjustment for change in reserve for unexpired risks	970128	2041217	152973	608436
Premium Earned (Net)	5201424	16418661	4078324	13769009

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

LIABILITY

Particulars	For the quarter ending 31.12.2015	Upto the quarter ending 31.12.2015	For the quarter ending 31.12.2014	Upto the quarter ending 31.12.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	121613	417678	113105	376346
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	5169	25763	3062	33174
Gross Earned Premium	116444	391915	110043	343172

Add: Premium on reinsurance accepted	52	2097	146	367
Less : Premium on reinsurance ceded	23925	60290	25849	68754
Net Premium	97740	359485	87402	307959
Adjustment for change in reserve for unexpired risks	5169	25763	3062	33174
Premium Earned (Net)	92571	333722	84340	274785

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

MISCELLANEOUS OTHERS

Particulars	For the quarter ending 31.12.2015	Upto the quarter ending 31.12.2015	For the quarter ending 31.12.2014	Upto the quarter ending 31.12.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	1032254	3320953	956735	3198291
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-123205	-130536	-30820	-162298
Gross Earned Premium	1155459	3451489	987555	3360589
Add: Premium on reinsurance accepted	128385	200600	408382	587079
Less : Premium on reinsurance ceded	158530	373492	116598	376236
Net Premium	1002109	3148061	1248519	3409134
Adjustment for change in reserve for unexpired risks	-123205	-130536	-30820	-162298
Premium Earned (Net)	1125314	3278597	1279339	3571432

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

MISCELLANEOUS TOTAL

Particulars	For the quarter ending 31.12.2015	Upto the quarter ending 31.12.2015	For the quarter ending 31.12.2014	Upto the quarter ending 31.12.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	17672104	52331765	14506483	45061873
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	1360840	3405178	251179	1025506
Gross Earned Premium	16311265	48926585	14255304	44036369
Add: Premium on reinsurance accepted	272135	698467	718117	1162565
Less : Premium on reinsurance ceded	1585979	4594899	1588028	4599467
Net Premium	16358259	48435332	13636572	41624973
Adjustment for change in reserve for unexpired risks	1360840	3405178	251179	1025506
Premium Earned (Net)	14997418	45030153	13385393	40599467

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

TOTAL (ALL CLASSES)

Particulars	For the quarter ending 31.12.2015	Upto the quarter ending 31.12.2015	For the quarter ending 31.12.2014	Upto the quarter ending 31.12.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	20778408	63871380	17580886	56365373
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	1151636	3442068	189899	631480
Gross Earned Premium	19626773	60429310	17390987	55733895
Add: Premium on reinsurance accepted	487818	1829291	1048221	2306890
Less : Premium on reinsurance ceded	3297594	10417884	3046199	10468268
Net Premium	17968632	55282787	15582908	48203995
Adjustment for change in reserve for unexpired risks	1151636	3442068	189899	631480
Premium Earned (Net)	16816994	51840717	15393010	47572518

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