

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

Particulars	For the quarter ending 30.09.2017	Upto the half year ending 30.09.2017	For the quarter ending 30.09.2016	Upto the half year ending 30.09.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	1905224	5793403	2275836	5914997
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	207805	209438	-421194	-314135
Gross Earned Premium	1697419	5583965	2697030	6229132
Add: Premium on reinsurance accepted	654887	915874	552082	897373
Less : Premium on reinsurance ceded	1293423	3200752	1976839	3722720
Net Premium	1266688	3508525	851079	3089650
Adjustment for change in reserve for unexpired risks	207805	209438	-421194	-314135
Premium Earned (Net)	1058883	3299087	1272273	3403785

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 30.09.2017	Upto the half year ending 30.09.2017	For the quarter ending 30.09.2016	Upto the half year ending 30.09.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	472241	1156745	480431	1267965
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	10758	-62321	-55826	-64074
Gross Earned Premium	1219066	1219066	1332039	1332039
Add: Premium on reinsurance accepted	150	1219	2544	5921
Less : Premium on reinsurance ceded	69965	191807	102066	183088
Net Premium	402426	966157	380909	1090798
Adjustment for change in reserve for unexpired risks	10758	-62321	-55826	-64074
Premium Earned (Net)	391668	1028478	436735	1154872

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 30.09.2017	Upto the half year ending 30.09.2017	For the quarter ending 30.09.2016	Upto the half year ending 30.09.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	203073	529992	526813	1015223
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-29952	-50381	18036	-61572
Gross Earned Premium	1062646	1076795	508777	1076795
Add: Premium on reinsurance accepted	-232616	23241	30675	49348
Less : Premium on reinsurance ceded	109114	364971	424485	825928
Net Premium	103051	188262	133003	238643
Adjustment for change in reserve for unexpired risks	-29952	-50381	18036	-61572
Premium Earned (Net)	133003	238643	114967	300215

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 30.09.2017	Upto the half year ending 30.09.2017	For the quarter ending 30.09.2016	Upto the half year ending 30.09.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	675314	1686737	1007244	2283188
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-19194	-112702	-37790	-125646
Gross Earned Premium	2281712	2295861	1840816	2408834
Add: Premium on reinsurance accepted	-232466	24460	33219	55269
Less : Premium on reinsurance ceded	179079	556778	526551	1009016
Net Premium	505477	1154419	513912	1329441
Adjustment for change in reserve for unexpired risks	-19194	-112702	-37790	-125646
Premium Earned (Net)	524671	1267121	551702	1455087

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 30.09.2017	Upto the half year ending 30.09.2017	For the quarter ending 30.09.2016	Upto the half year ending 30.09.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	3764571	7649813	3540223	7164072
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	117566	226063	121408	311752
Gross Earned Premium	7422081	7423750	6852320	6852320
Add: Premium on reinsurance accepted	-225470	417	264	891
Less : Premium on reinsurance ceded	180191	406078	192490	372936
Net Premium	3583128	7244152	3347997	6792027
Adjustment for change in reserve for unexpired risks	117566	226063	121408	311752
Premium Earned (Net)	3465562	7018089	3226589	6480275

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 30.09.2017	Upto the half year ending 30.09.2017	For the quarter ending 30.09.2016	Upto the half year ending 30.09.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	6339918	12851117	5579801	11296241
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	436854	826271	526892	1138543
Gross Earned Premium	12024846	12024846	5052909	10157698
Add: Premium on reinsurance accepted	-323434	0	44	44
Less : Premium on reinsurance ceded	343955	667389	457589	765098
Net Premium	5995963	12183728	5122256	10531187
Adjustment for change in reserve for unexpired risks	436854	826271	526892	1138543
Premium Earned (Net)	5559109	11357457	4595364	9392644

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 30.09.2017	Upto the half year ending 30.09.2017	For the quarter ending 30.09.2016	Upto the half year ending 30.09.2016
	(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 30.09.2017	Upto the half year ending 30.09.2017	For the quarter ending 30.09.2016	Upto the half year ending 30.09.2016
	(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	-42896	-42896	-59552	-101862
Gross Earned Premium	101861	101861	59552	101862
Add: Premium on reinsurance accepted	0	0	183587	183587
Less : Premium on reinsurance ceded	197	197	97992	97992
Net Premium	-197	-197	85595	85595
Adjustment for change in reserve for unexpired risks	-42896	-42896	-59552	-101862
Premium Earned (Net)	42699	42699	145147	187457

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 30.09.2017	Upto the half year ending 30.09.2017	For the quarter ending 30.09.2016	Upto the half year ending 30.09.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)

Premium from direct business written	10104489	20500930	9120024	18460313
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	511524	1009438	588748	1348433
Gross Earned Premium	19548788	19550457	11964781	17111880
Add: Premium on reinsurance accepted	-548904	417	183895	184522
Less : Premium on reinsurance ceded	524343	1073664	748071	1236026
Net Premium	9578894	19427683	8555848	17408809
Adjustment for change in reserve for unexpired risks	511524	1009438	588748	1348433
Premium Earned (Net)	9067370	18418245	7967100	16060376

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 30.09.2017	Upto the half year ending 30.09.2017	For the quarter ending 30.09.2016	Upto the half year ending 30.09.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	459725	1231289	633418	1536755
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	9520	-43952	-55051	-99248
Gross Earned Premium	1583151	1636003	688469	1636003
Add: Premium on reinsurance accepted	-26811	178073	104143	160865
Less : Premium on reinsurance ceded	174796	379680	346450	580034
Net Premium	410150	1029682	391111	1117586
Adjustment for change in reserve for unexpired risks	9520	-43952	-55051	-99248
Premium Earned (Net)	400630	1073634	446162	1216834

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 30.09.2017	Upto the half year ending 30.09.2017	For the quarter ending 30.09.2016	Upto the half year ending 30.09.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	248203	475794	314871	511711
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	5446	15749	-42367	-32048
Gross Earned Premium	423119	460045	357238	543759
Add: Premium on reinsurance accepted	-103253	76273	43872	121099
Less : Premium on reinsurance ceded	268834	448360	350918	560600
Net Premium	18716	103707	7825	72210
Adjustment for change in reserve for unexpired risks	5446	15749	-42367	-32048
Premium Earned (Net)	13270	87958	50192	104258

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 30.09.2017	Upto the half year ending 30.09.2017	For the quarter ending 30.09.2016	Upto the half year ending 30.09.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	145987	318650	187375	388181
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-19621	-32935	-13150	-15961
Gross Earned Premium	351585	351585	200525	404142
Add: Premium on reinsurance accepted	-8201	50	-46	52
Less : Premium on reinsurance ceded	6553	14804	8602	18467
Net Premium	139484	303896	178727	369766
Adjustment for change in reserve for unexpired risks	-19621	-32935	-13150	-15961
Premium Earned (Net)	159105	336831	191877	385727

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 30.09.2017	Upto the half year ending 30.09.2017	For the quarter ending 30.09.2016	Upto the half year ending 30.09.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	1963978	2734957	2313804	2916952
Service Tax	0	0	0	0

Adjustment for change in reserve for unexpired risks	11535	60266	728739	799347
Gross Earned Premium	2673670	2674691	1585065	2117605
Add: Premium on reinsurance accepted	-109421	1014	99	106
Less : Premium on reinsurance ceded	91275	201710	464276	503328
Net Premium	1872696	2534261	1849627	2413730
Adjustment for change in reserve for unexpired risks	11535	60266	728739	799347
Premium Earned (Net)	1861161	2473995	1120888	1614383

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 30.09.2017	Upto the half year ending 30.09.2017	For the quarter ending 30.09.2016	Upto the half year ending 30.09.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	8280219	17436932	7795440	16185187
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	212686	575985	648106	1542805
Gross Earned Premium	16860947	16860947	7147334	14642382
Add: Premium on reinsurance accepted	-457879	1936	0	0
Less : Premium on reinsurance ceded	453148	912963	391805	811251
Net Premium	7829007	16525905	7403635	15373936
Adjustment for change in reserve for unexpired risks	212686	575985	648106	1542805
Premium Earned (Net)	7616321	15949920	6755529	13831131

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 30.09.2017	Upto the half year ending 30.09.2017	For the quarter ending 30.09.2016	Upto the half year ending 30.09.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	145275	303300	153519	300244
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-48949	-43545	-8013	-10295
Gross Earned Premium	346698	346845	161532	310539
Add: Premium on reinsurance accepted	-26484	294	178	217
Less : Premium on reinsurance ceded	122750	149528	33127	59305
Net Premium	22672	154066	120570	241156
Adjustment for change in reserve for unexpired risks	-48949	-43545	-8013	-10295
Premium Earned (Net)	71621	197611	128583	251451

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 30.09.2017	Upto the half year ending 30.09.2017	For the quarter ending 30.09.2016	Upto the half year ending 30.09.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	5711744	7189142	4280429	5483363
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-1022827	-947905	1533602	1614612
Gross Earned Premium	7894781	8137047	2746827	3868751
Add: Premium on reinsurance accepted	-31918	316957	61504	153037
Less : Premium on reinsurance ceded	3677857	4026732	187703	261224
Net Premium	2108578	3479367	4154230	5375176
Adjustment for change in reserve for unexpired risks	-1022827	-947905	1533602	1614612
Premium Earned (Net)	3131405	4427272	2620628	3760564

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 30.09.2017	Upto the half year ending 30.09.2017	For the quarter ending 30.09.2016	Upto the half year ending 30.09.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	27059620	50190994	24798880	45782706
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-340686	593101	3380614	5147646
Gross Earned Premium	49682739	50017620	24851771	40635060

Add: Premium on reinsurance accepted	-1312871	575014	393645	619897
Less : Premium on reinsurance ceded	5319556	7207441	2530952	4030235
Net Premium	21980197	43558567	22661573	42372368
Adjustment for change in reserve for unexpired risks	-340686	593101	3380614	5147646
Premium Earned (Net)	22320883	42965466	19280959	37224722

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 30.09.2017	Upto the half year ending 30.09.2017	For the quarter ending 30.09.2016	Upto the half year ending 30.09.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	29640158	57671134	28081960	53980891
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-152075	689837	2921630	4707865
Gross Earned Premium	53661870	57897446	29389617	49273026
Add: Premium on reinsurance accepted	-890450	1515348	978946	1572539
Less : Premium on reinsurance ceded	6792058	10964971	5034342	8761971
Net Premium	23752362	48221511	24026564	46791459
Adjustment for change in reserve for unexpired risks	-152075	689837	2921630	4707865
Premium Earned (Net)	23904437	47531674	21104934	42083594

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