

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 |
| Net Premium | 63,552 | - | 278,252 | 264,851 | 543,103 | 823 | 28,798 | 212,317 | - | 1,169 | - | - | 32,295 | 818,505 | 882,057 |
| 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 |
| Total Premium Earned (Net) | 17,490 | - | 263,982 | 234,482 | 498,464 | 707 | 19,426 | 146,202 | - | 1,474 | - | - | 4,732 | 671,005 | 688,495 |

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 |
| Net Premium | 108,195 | - | 519,433 | 479,178 | 998,611 | 1,681.00 | 46,156 | 383,107 | - | 3,308 | - | - | 45,232 | 1,478,095 | 1,586,290 |
| 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 | | | | | | | | | | | | | | | |
| Total Premium Earned (Net) | 33,894 | - | 513,810 | 458,048 | 971,858 | 1,479.00 | 35,144 | 278,355 | - | 2,845 | - | - | 9,764 | 1,299,445 | 1,333,339 |

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

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