

FORM NL-4-PREMIUM SCHEDULE

Date: As on 31st December 2016



Period Ending Dec 31, 2016

Particulars	Fire	Marine		Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Misc Total	Total		
		Cargo	Others													Total	
Premium from Direct Business Written :	335,903	171,188	-	171,188	5,583,816	2,656,705	8,240,521	38,211	137,292	103,553	-	106,234	541,993	109,301	9,277,106	9,784,197	
Add : Premium on Reinsurance Accepted	64,688	21,006	-	21,006	-	-	-	-	3,076	8,024	-	-	66	-	11,166	96,859	
Less : Premium on Reinsurance Ceded	315,212	65,497	-	65,497	317,052	167,940	484,992	4,216	61,681	85,215	-	7,268	27,828	66,576	737,775	1,118,485	
Net Premium	85,378	126,697	-	126,697	5,266,764	2,488,765	7,755,529	33,996	78,687	26,362	-	-	98,966	514,231	42,724	8,550,496	8,762,571
Adjustment for change in Unexpired Risk Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Reserve created during the period	87,482	62,312	-	62,312	3,477,263	1,639,677	5,116,940	19,543	45,069	22,607	-	56,273	267,598	22,262	5,550,292	5,700,086	
Less: Reserve created during the previous year Written back	87,197	77,679	-	77,679	3,393,095	1,499,571	4,892,666	23,977	46,653	31,804	-	61,921	280,492	21,936	5,359,449	5,524,324	
Adjustment for change in Reserve for Unexpired Risk	(285)	15,367	-	15,367	(84,198)	-	-	4,434	1,584	9,197	-	-	12,894	(326)	(190,843)	(175,761)	
Total Premium Earned (Net)	85,093	142,064	-	142,064	5,182,596	2,348,660	7,531,256	38,429	80,270	35,559	-	104,613	527,124	42,398	8,359,653	8,586,810	

Period Ending Dec 31, 2015

Particulars	Fire	Marine		Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Misc Total	Total	
		Cargo	Others													Total
Premium from Direct Business Written :	438,801	184,750	-	184,750	5,250,361.81	2,461,282	7,711,644	55,949	128,924	215,847	-	133,046	719,165	123,303	9,087,877	9,711,428
Add : Premium on Reinsurance Accepted	51,667	6,441	-	6,441	793	793	793	-	4,143	10,702	-	-	3	3	15,644	73,752
Less : Premium on Reinsurance Ceded	413,900	68,648	-	68,648	307,826	163,812	471,638	3,579	54,063	193,839	-	9,651	87,301	85,959	906,030	1,388,578
Net Premium	76,568	122,543	-	122,543	4,943,329	2,297,470	7,240,799	52,370	79,004	32,709	-	123,395	631,867	37,346	8,197,490	8,396,602
Adjustment for change in Unexpired Risk Reserve																
Reserve created during the period	82,154	69,042	-	69,042	3,385,104	1,562,119	4,947,222	29,220	48,198	34,462	-	73,980	364,345	46,712	5,544,139	5,695,335
Less: Reserve created during the previous year Written back	83,393	40,422	-	40,422	3,740,449	1,644,626	5,385,075	32,482	36,954	50,887	-	82,728	372,734	50,100	6,010,960	6,134,774
Adjustment for change in Reserve for Unexpired Risk	1,239	(28,620)	-	(28,620)	355,345	82,508	437,853	3,261	(11,244)	16,426	-	8,747	8,389	3,388	466,821	439,439
Total Premium Earned (Net)	77,806	93,923	-	93,923	5,298,674	2,379,978	7,678,652	55,631	67,760	49,135	-	132,143	640,256	40,734	8,664,311	8,836,041

October 2016-December 2016

Particulars	Fire	Marine			Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Misc Total	Total
		Cargo	Others	Total												
Premium from Direct Business Written :	93,420	50,363	-	50,363	2,013,039	921,874	2,934,913	10,607	34,593	26,531	-	27,171	132,056	30,996	3,196,868	3,340,651
Add : Premium on Reinsurance Accepted	8,874	4,561	-	4,561	-	-	-	-	-	2,206	-	-	-	-	2,206	15,641
Less : Premium on Reinsurance Ceded	81,175	21,566	-	21,566	114,431	58,227	172,658	1,161	11,559	21,113	-	1,854	6,598	20,014	234,957	337,697
Net Premium	21,120	33,358	-	33,358	1,898,608	863,646	2,762,255	9,446	23,035	7,624	-	25,317	125,458	10,982	2,964,117	3,018,595
Adjustment for change in Unexpired Risk Reserve				-												
Reserve created during the period	(3,686)	(6,242)	-	(6,242)	163,053	81,108	244,161	(1,618)	(3,224)	(1,605)	-	(8,564)	(37,020)	(4,099)	188,032	178,104
Less: Reserve created during the previous year Written back			-	-			-									
Adjustment for change in Reserve for Unexpired Risk	3,686	6,242	-	6,242	(163,053)	-	1,618	3,224	1,605	-	-	8,564	37,020	4,099	(188,032)	(178,104)
Total Premium Earned (Net)	24,806	39,600	-	39,600	1,735,555	782,538	2,518,093	11,064	26,257	9,229	-	33,880	162,477	15,081	2,776,085	2,840,491

October 2015-December 2015

Particulars	Fire	Marine		Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Misc Total	Total	
		Cargo	Others													Total
Premium from Direct Business Written :	85,843	61,658	-	61,658	1,859,440	808,099	2,667,539	12,895	32,099	79,942	-	29,713	201,060	29,280	3,052,528	3,200,030
Add : Premium on Reinsurance Accepted	9,905	514	-	514	793	-	793	-	606	3,492	-	-	3	-	4,895	15,314
Less : Premium on Reinsurance Ceded	86,599	28,199	-	28,199	118,726	53,747	172,473	825	7,289	77,340	-	2,502	11,496	22,165	294,091	408,888
Net Premium	9,150	33,974	-	33,974	1,741,506	754,352	2,495,859	12,070	25,417	6,095	-	27,210	189,567	7,115	2,763,331	2,806,457
Adjustment for change in Unexpired Risk Reserve																
Reserve created during the period	10,707	5,309	-	5,309	19,972	(48,043)	(28,071)	(6,402)	(834)	(6,281)	-	(15,994)	(14,684)	(13,828)	(86,095)	(70,080)
Less: Reserve created during the previous year Written back	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in Reserve for Unexpired Risk	(10,707)	(5,309)	-	(5,309)	(19,972)	48,043	28,071	6,402	834	6,281	-	15,994	14,684	13,828	86,095	70,080
Total Premium Earned (Net)	(1,557)	28,665	-	28,665	1,721,535	802,395	2,523,930	18,473	26,251	12,376	-	43,204	204,251	20,943	2,849,428	2,876,536

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