

FORM NL-4-PREMIUM SCHEDULE

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP	
	For the half year March 31, 2023	For the year March 31, 2023	For the half year March 31, 2023	For the year March 31, 2023	For the half year March 31, 2023	For the year March 31, 2023	For the half year March 31, 2023	For the year March 31, 2023	For the half year March 31, 2023	For the year March 31, 2023	For the half year March 31, 2023	For the year March 31, 2023
Gross Direct Premium												
Add: Premium on reinsurance accepted ^(a)	3,925.83	7,504.15	(180.57)	2,888.78	(0.14)	8.34	(180.71)	2,897.12	(2.43)	(2.49)	0.00	(13.96)
Less : Premium on reinsurance ceded ^(a)	2,422.14	6,106.42	(246.54)	1,862.86	2.27	2.27	(244.27)	1,865.13	-	-	-	-
Net Written Premium	1,503.68	1,397.73	65.97	1,025.92	(2.41)	6.07	63.56	1,031.99	(2.43)	(2.49)	0.00	(13.96)
Add: Opening balance of UPR	(0.00)	1,605.34	0.00	106.41	0.00	(4.03)	0.00	102.38	0.00	1.88	0.00	(0.92)
Less: Closing balance of UPR	55.31	(147.41)	(43.35)	30.82	(0.83)	(4.03)	(44.17)	26.79	0.00	1.88	0.00	(0.92)
Net Earned Premium	1,448.37	3,150.48	109.32	1,101.51	(1.59)	6.07	107.74	1,107.58	(2.43)	(2.49)	0.00	(13.96)
Gross Direct Premium												
- In India	3,881.80	7,466.80	(239.07)	2,829.93	(0.12)	9.88	(239.18)	2,839.82	(2.49)	(2.49)	0.04	(13.96)
- Outside India	44.02	37.35	58.50	58.84	(0.03)	(1.55)	58.47	57.30	0.06	-	(0.04)	-

Notes:

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

(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP	
	For the half year March 31, 2022	For the year March 31, 2022	For the half year March 31, 2022	For the year March 31, 2022	For the half year March 31, 2022	For the year March 31, 2022	For the half year March 31, 2022	For the year March 31, 2022	For the half year March 31, 2022	For the year March 31, 2022	For the half year March 31, 2022	For the year March 31, 2022
Gross Direct Premium												
Add: Premium on reinsurance accepted ^(a)	5,831.01	18,237.97	359.81	1,944.70	(0.70)	13.19	359.11	1,957.89	884.28	577.37	0.00	26.18
Less : Premium on reinsurance ceded ^(a)	1,987.68	8,930.24	280.53	1,558.18	(2.15)	(0.36)	278.38	1,557.82	(190.02)	(234.89)	(5.51)	(5.51)
Net Written Premium	3,843.33	9,307.73	79.29	386.52	1.45	13.55	80.73	400.07	1,074.29	812.26	5.51	31.69
Add: Opening balance of UPR	(137.94)	2,027.26	(2.44)	166.14	(3.78)	(1.78)	(6.23)	164.36	(0.00)	591.01	0.00	(0.92)
Less: Closing balance of UPR	(3,283.68)	1,605.34	(109.67)	106.41	(5.65)	(4.03)	(115.33)	102.38	(146.03)	1.88	0.00	(0.92)
Net Earned Premium	6,989.06	9,729.65	186.52	446.25	3.32	15.80	189.84	462.05	1,220.32	1,401.39	5.51	31.69
Gross Direct Premium												
- In India	5,856.00	17,943.00	360.00	1,945.00	(1.00)	6.00	359.00	1,951.00	887.00	579.00	-	26.00
- Outside India	(26.00)	294.00	-	-	-	7.00	-	7.00	(3.00)	(2.00)	-	-

Notes:

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

(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

Particulars	Miscellaneous													
	Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability	
	For the half year March 31, 2023	For the year March 31, 2023	For the half year March 31, 2023	For the year March 31, 2023	For the half year March 31, 2023	For the year March 31, 2023	For the half year March 31, 2023	For the year March 31, 2023	For the half year March 31, 2023	For the year March 31, 2023	For the half year March 31, 2023	For the year March 31, 2023	For the half year March 31, 2023	For the year March 31, 2023
Gross Direct Premium														
Add: Premium on reinsurance accepted ^(a)	(2.42)	(16.45)	-	-	11.40	13.78	-	-	11.40	13.78	-	-	934.79	2,719.07
Less : Premium on reinsurance ceded ^(a)	-	-	-	-	11.40	13.78	-	-	11.40	13.78	-	-	665.19	2,441.75
Net Written Premium	(2.42)	(16.45)	-	-	0.00	-	-	-	0.00	-	-	-	269.60	277.32
Add: Opening balance of UPR	0.00	0.96	-	-	0.00	0.21	-	-	0.00	0.21	-	-	0.00	84.10
Less: Closing balance of UPR	0.00	0.96	-	-	0.00	0.21	-	-	0.00	0.21	-	-	46.73	89.21
Net Earned Premium	(2.42)	(16.45)	-	-	0.00	-	-	-	0.00	-	-	-	222.87	272.21
Gross Direct Premium														
- In India	(2.46)	(16.46)	-	-	11.78	13.78	-	-	11.78	13.78	-	-	932.53	2,716.53
- Outside India	0.03	-	-	-	(0.38)	-	-	-	(0.38)	-	-	-	2.26	2.54

Particulars	Miscellaneous													
	Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's liability		Public/ Product Liability	
	For the half year March 31, 2022	For the year March 31, 2022	For the half year March 31, 2022	For the year March 31, 2022	For the half year March 31, 2022	For the year March 31, 2022	For the half year March 31, 2022	For the year March 31, 2022	For the half year March 31, 2022	For the year March 31, 2022	For the half year March 31, 2022	For the year March 31, 2022	For the half year March 31, 2022	For the year March 31, 2022
Gross Direct Premium														
Add: Premium on reinsurance accepted ^(a)	884.28	603.55	-	-	-	-	-	-	-	-	-	-	1,530.03	5,209.22
Less : Premium on reinsurance ceded ^(a)	(195.53)	(240.40)	-	-	(5.49)	(5.49)	-	-	(5.49)	(5.49)	-	-	1,342.37	4,653.28
Net Written Premium	1,079.81	843.95	-	-	5.49	5.49	-	-	5.49	5.49	-	-	187.66	555.94
Add: Opening balance of UPR	(0.00)	590.09	-	-	(0.00)	2.52	-	-	(0.00)	2.52	-	-	(2.59)	118.46
Less: Closing balance of UPR	(146.03)	0.96	-	-	0.00	0.21	-	-	0.00	0.21	-	-	(133.72)	84.10
Net Earned Premium	1,225.83	1,433.08	-	-	5.48	7.80	-	-	5.48	7.80	-	-	318.80	590.30
Gross Direct Premium														
- In India	887.00	605.00	-	-	-	-	-	-	-	-	-	-	1,530.00	5,209.00
- Outside India	(3.00)	(2.00)	-	-	-	-	-	-	-	-	-	-	-	-

Particulars	Engineering		Aviation		Crop Insurance		Other segments ^(b)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the half year March 31, 2023	For the year March 31, 2023	For the half year March 31, 2023	For the year March 31, 2023	For the half year March 31, 2023	For the year March 31, 2023	For the half year March 31, 2023	For the year March 31, 2023	For the half year March 31, 2023	For the year March 31, 2023	For the half year March 31, 2023	For the year March 31, 2023	For the half year March 31, 2023	For the year March 31, 2023
Gross Direct Premium														
Add: Premium on reinsurance accepted ^(a)	872.79	1,863.08	20.04	20.95	(1,624.59)	3,546.81	-	-	0.00	-	212.01	8,147.24	3,957.13	18,548.51
Less : Premium on reinsurance ceded ^(a)	(110.00)	665.18	(9.83)	(6.00)	(291.32)	(291.32)	-	-	-	-	265.44	2,823.39	2,443.31	10,794.94
Net Written Premium	982.80	1,197.90	29.87	26.95	(1,333.27)	3,838.13	-	-	0.00	-	(53.43)	5,323.85	1,513.82	7,753.57
Add: Opening balance of UPR	(0.00)	47.40	0.00	42.03	0.01	850.12	-	-	(0.00)	0.26	0.01	1,025.08	0.01	2,732.80
Less: Closing balance of UPR	(4.29)	22.06	22.07	1.16	(3,222.07)	-	-	-	(0.00)	0.26	(3,157.56)	113.86	(3,146.42)	(6.76)
Net Earned Premium	987.08	1,223.24	7.81	67.82	1,888.81	4,688.25	-	-	0.00	-	3,104.14	6,235.07	4,660.25	10,493.13
Gross Direct Premium														
- In India	691.44	1,681.44	19.95	20.95	(1,624.19)	3,546.81	-	-	-	-	29.07	7,963.07	3,671.69	18,269.69
- Outside India	181.35	181.63	0.09	-	(0.40)	-	-	-	-	-	182.95	184.17	285.44	278.82

Particulars	Engineering		Aviation		Crop Insurance		Other segments ^(b)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the half year March 31, 2022	For the year March 31, 2022	For the half year March 31, 2022	For the year March 31, 2022	For the half year March 31, 2022	For the year March 31, 2022	For the half year March 31, 2022	For the year March 31, 2022	For the half year March 31, 2022	For the year March 31, 2022	For the half year March 31, 2022	For the year March 31, 2022	For the half year March 31, 2022	For the year March 31, 2022
Gross Direct Premium														
Add: Premium on reinsurance accepted ^(a)	1,833.26	2,439.96	228.58	279.54	7,404.63	16,240.64	-	-	(0.23)	14.00	11,880.56	24,786.91	18,070.68	44,982.77
Less : Premium on reinsurance ceded ^(a)	1,694.13	2,233.72	140.48	166.68	1,157.69	2,291.10	-	-	(6.78)	7.45	4,126.87	9,106.34	6,392.94	19,594.40
Net Written Premium	139.13	206.24	88.10	112.86	6,246.94	13,949.54	-	-	6.55	6.55	7,753.68	15,680.57	11,677.74	25,388.37
Add: Opening balance of UPR	(2.29)	129.27	(0.02)	53.82	(0.00)	167.33	-	-	(0.02)	0.66	(4.93)	1,062.15	(149.10)	3,253.77
Less: Closing balance of UPR	(38.81)	47.40	24.56	42.03	(2,499.02)	850.11	-	-	(0.01)	0.26	(2,793.02)	1,025.07	(6,192.04)	2,732.79
Net Earned Premium	175.65	288.11	63.51	124.65	8,745.95	13,266.76	-	-	6.55	6.95	10,541.78	15,717.65	17,720.68	25,909.35
Gross Direct Premium														
- In India	1,833.00	2,440.00	229.00	280.00	7,405.00	16,241.00	-	-	-	14.00	11,884.00	24,789.00	18,099.00	44,683.00
- Outside India	-	-	-	-	-	-	-	-	-	-	(3.00)	(2.00)	(29.00)	299.00