

FORM NL-4-PREMIUM SCHEDULE
(Amount in Rs. Lakhs)

Particulars	Miscellaneous																			Grand Total
	FIRE	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel Insurance	Total Health	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other Miscellaneous	Total Miscellaneous			
	Up to the half year ended September 30, 2024	Up to the half year ended September 30, 2024	Up to the half year ended September 30, 2024	Up to the half year ended September 30, 2024	Up to the half year ended September 30, 2024	Up to the half year ended September 30, 2024	Up to the half year ended September 30, 2024	Up to the half year ended September 30, 2024	Up to the half year ended September 30, 2024	Up to the half year ended September 30, 2024	Up to the half year ended September 30, 2024	Up to the half year ended September 30, 2024	Up to the half year ended September 30, 2024	Up to the half year ended September 30, 2024	Up to the half year ended September 30, 2024	Up to the half year ended September 30, 2024	Up to the half year ended September 30, 2024			
Gross Direct Premium																				
Add: Premium on reinsurance accepted ^(a)	4,303.09	1,542.33	-	1,542.33	0.01	5.42	5.42	-	(4.51)	-	-	2,020.98	2,976.95	34.05	1,166.01	4.25	6,207.67	12,053.08		
Less : Premium on reinsurance ceded ^(a)	3,056.58	757.90	-	757.90	-	-	-	-	(4.51)	-	(4.51)	948.20	2,272.25	12.58	-	3.57	3,232.09	7,046.57		
Net Written Premium	1,246.51	784.42	-	784.42	0.01	5.42	5.42	-	4.51	-	4.51	1,072.78	704.70	21.47	1,166.01	0.68	2,975.57	5,006.50		
Add: Opening balance of UPR	215.45	123.36	(4.03)	119.33	1.88	(0.92)	0.96	-	9.03	-	9.03	693.54	78.05	9.35	-	0.26	792.19	1,125.97		
Less: Closing balance of UPR	756.47	279.19	-	279.19	0.96	-	0.96	-	4.85	-	4.85	905.55	259.70	11.90	-	0.43	1,183.38	2,219.04		
Net Earned Premium	705.49	628.59	(4.03)	624.56	0.93	4.50	5.42	-	8.69	-	8.69	860.77	523.05	18.92	1,166.01	0.51	2,583.38	3,913.43		
Gross Direct Premium																				
- In India	4,303.09	1,542.33	-	1,542.33	0.01	5.42	5.42	-	-	-	-	2,020.98	2,976.95	34.05	1,166.01	4.25	6,207.67	12,053.08		
- Outside India																				

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

(Amount in Rs. Lakhs)																			
	FIRE	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel Insurance	Miscellaneous Total Health	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other Miscellaneous	Total Miscellaneous	Grand Total	
Particulars	Up to the half year ended September 30, 2023	Up to the half year ended September 30, 2023	Up to the half year ended September 30, 2023	Up to the half year ended September 30, 2023	Up to the half year ended September 30, 2023	Up to the half year ended September 30, 2023	Up to the half year ended September 30, 2023	Up to the half year ended September 30, 2023	Up to the half year ended September 30, 2023	Up to the half year ended September 30, 2023	Up to the half year ended September 30, 2023	Up to the half year ended September 30, 2023	Up to the half year ended September 30, 2023	Up to the half year ended September 30, 2023	Up to the half year ended September 30, 2023	Up to the half year ended September 30, 2023	Up to the half year ended September 30, 2023	Up to the half year ended September 30, 2023	
Gross Direct Premium																			
Add: Premium on reinsurance accepted ^(a)	6,692.80	2,254.64	660.25	2,914.89	87.66	-	87.66	-	7.97	-	7.97	3,543.22	1,960.16	38.33	795.18	-	6,432.51	16,040.21	
Less : Premium on reinsurance ceded ^(a)	5,669.87	1,642.31	660.25	2,302.56	-	-	-	-	2.60	-	2.60	1,489.81	2,209.90	22.75	-	-	3,725.06	11,697.49	
Net Written Premium	1,022.93	612.33	-	612.33	87.66	-	87.66	-	5.37	-	5.37	2,053.41	(249.73)	15.58	795.18	-	2,707.46	4,342.72	
Add: Opening balance of UPR	(141.41)	30.82	(4.03)	26.79	1.88	(0.92)	0.96	-	0.21	-	0.21	89.21	22.06	1.16	(0.00)	0.26	113.85	(6.76)	
Less: Closing balance of UPR	8.22	213.65	(4.03)	209.62	1.88	(0.92)	0.96	-	1.15	-	1.15	739.52	213.23	4.22	(0.00)	0.26	959.35	1,177.18	
Net Earned Premium	867.30	429.50	-	429.50	87.66	-	87.66	-	4.42	-	4.42	1,403.10	(440.91)	12.51	795.18	-	1,861.96	3,158.76	
Gross Direct Premium																			
- In India	6,677.44	2,254.64	660.25	2,914.89	87.66	-	87.66	-	7.97	-	7.97	3,543.22	1,960.16	38.33	795.18	-	6,432.51	16,024.85	
- Outside India	15.36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15.36	

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