

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 30,2018

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

Rs '000

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

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

For the quarter ended September 30,2017

| 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                  | 15,776        | -        | 185,176        | 128,514        | 313,690        | -                      | 25,398            | 51,274           | -         | -            | -            | -        | 12,785       | 403,146        | 418,923             |
| Add: Premium on reinsurance accepted                  | 8,482         | -        | -              | -              | -              | -                      | -                 | -                | -         | 1,282        | -            | -        | -            | 1,282          | 9,764               |
| Less : Premium on reinsurance ceded                   | 10,883        | -        | 16,472         | 6,513          | 22,985         | -                      | 15,681            | 2,564            | -         | 87           | -            | -        | 7,907        | 49,224         | 60,107              |
| <b>Net Premium</b>                                    | <b>13,375</b> | <b>-</b> | <b>168,703</b> | <b>122,001</b> | <b>290,704</b> | <b>-</b>               | <b>9,717</b>      | <b>48,710</b>    | <b>-</b>  | <b>1,195</b> | <b>-</b>     | <b>-</b> | <b>4,878</b> | <b>355,205</b> | <b>368,580</b>      |
| Adjustment for change in reserve for unexpired risks: | 7,987         | -        | 26,500         | 30,489         | 56,989         | -                      | 4,466             | 20,222           | -         | 136          | -            | -        | 5,411        | 87,225         | 95,212              |
| Change in Unexpired Risk Reserve                      |               |          |                |                |                |                        |                   |                  |           |              |              |          |              |                |                     |
| <b>Total Premium Earned (Net)</b>                     | <b>5,388</b>  | <b>-</b> | <b>142,203</b> | <b>91,512</b>  | <b>233,715</b> | <b>-</b>               | <b>5,251</b>      | <b>28,488</b>    | <b>-</b>  | <b>1,059</b> | <b>-</b>     | <b>-</b> | <b>(533)</b> | <b>267,980</b> | <b>273,368</b>      |

Upto the quarter ended September 30, 2017

| 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                  | 21,025        | -        | 355,783        | 254,639        | 610,422        | -                      | 42,234            | 86,760           | -         | -            | -            | -        | 18,232         | 757,648        | 778,674             |
| Add: Premium on reinsurance accepted                  | 13,420        | -        | -              | -              | -              | -                      | -                 | -                | -         | 2,764        | -            | -        | -              | 2,764          | 16,184              |
| Less : Premium on reinsurance ceded                   | 15,250        | -        | 30,383         | 16,578         | 46,961         | -                      | 26,834            | 4,338            | -         | 278          | -            | -        | 11,563         | 89,974         | 105,225             |
| <b>Net Premium</b>                                    | <b>19,195</b> | <b>-</b> | <b>325,400</b> | <b>238,061</b> | <b>563,461</b> | <b>-</b>               | <b>15,400</b>     | <b>82,422</b>    | <b>-</b>  | <b>2,487</b> | <b>-</b>     | <b>-</b> | <b>6,669</b>   | <b>670,439</b> | <b>689,633</b>      |
| Adjustment for change in reserve for unexpired risks: | 9,327         | -        | 67,705         | 82,508         | 150,213        | -                      | 7,905             | 31,650           | -         | 535          | -            | -        | 7,828          | 198,131        | 207,458             |
| Change in Unexpired Risk Reserve                      |               |          |                |                |                |                        |                   |                  |           |              |              |          |                |                |                     |
| <b>Total Premium Earned (Net)</b>                     | <b>9,868</b>  | <b>-</b> | <b>257,695</b> | <b>155,553</b> | <b>413,248</b> | <b>-</b>               | <b>7,495</b>      | <b>50,772</b>    | <b>-</b>  | <b>1,951</b> | <b>-</b>     | <b>-</b> | <b>(1,159)</b> | <b>472,307</b> | <b>482,175</b>      |