

Bajaj Allianz General Insurance Company Limited

IRDA Registration No 113, dated 2nd May, 2001



Schedules to and forming part of the Revenue Accounts and Profit and Loss account for the nine months ended on and to Balance Sheet as at 31 December 2017

**FORM NL-4-PREMIUM SCHEDULE
PREMIUM EARNED (NET)**

Particulars	Marine								Miscellaneous											Total
	Fire	Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others	Total Miscellaneous			
	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017		
	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	
Premium from direct business written (1)	1,812,591	243,770	9,904	253,674	5,518,314	4,884,483	10,402,797	95,536	70,580	234,311	9,334	495,454	3,423,714	10,014	736,723	1,309,399	16,787,862	18,854,122		
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Premium on reinsurance accepted (2)	55,205	-	-	-	-	-	-	-	-	14,571	-	-	-	-	-	-	-	-	14,571	
Adjustment for change in reserve for unexpired risks (3)	(68,024)	85,842	21,973	107,815	(229,281)	(247,717)	(476,998)	11,768	28,910	81,538	895	(72,146)	(279,031)	17,926	2,425,895	58,077	1,796,835	1,836,626		
Gross Earned Premium (4) = (1+2+3)	1,799,772	329,612	31,877	361,489	5,289,033	4,636,766	9,925,799	107,304	99,490	330,420	10,229	423,308	3,144,683	27,940	3,162,618	1,367,476	18,599,268	20,760,529		
Premium on reinsurance ceded (5)	1,225,588	57,205	10,076	67,781	299,063	252,381	551,444	8,255	40,342	192,653	9,053	30,482	282,266	9,914	806,288	664,128	2,594,825	3,888,194		
Net Premium (6) = (4-5)	642,208	186,065	(172)	185,893	5,219,251	4,632,102	9,851,353	87,281	30,238	56,229	281	464,972	3,141,448	100	(69,565)	645,271	14,207,608	15,035,709		
Adjustment for change in reserve for unexpired risks (7)	(109,914)	(34,265)	(21,467)	(55,732)	11,465	12,386	23,850	(588)	(27,323)	(88,276)	(807)	(2,376)	55,391	(17,747)	(1,629,010)	(158,998)	(1,845,882)	(2,011,529)		
Premium Earned (Net) (8) = (6+3+7)	464,270	237,642	334	237,976	5,001,434	4,396,771	9,398,206	98,460	31,825	49,491	370	390,450	2,917,808	279	727,260	544,409	14,158,561	14,860,807		

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	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	
Premium from direct business written (1)	904,359	215,277	21,478	236,755	5,450,475	3,661,070	9,111,545	88,608	85,974	195,416	4,570	372,557	2,421,768	7,522	2,401,380	1,273,205	15,962,545	17,103,659		
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Premium on reinsurance accepted (2)	76,090	305	-	305	-	-	-	17,489	12,694	-	-	-	-	-	-	-	6,192	36,375	112,770	
Adjustment for change in reserve for unexpired risks (3)	340,497	104,925	24,766	469,188	(209,776)	(395,901)	(605,677)	21,330	(13,779)	88,330	4,314	(3,399)	68,026	35,358	1,385,071	(164,034)	815,541	1,285,728		
Gross Earned Premium (4) = (1+2+3)	1,320,946	320,507	46,244	366,751	5,240,699	3,265,169	8,505,868	109,938	89,684	296,440	8,884	369,157	2,489,794	42,880	3,786,451	1,115,364	16,814,461	18,502,157		
Premium on reinsurance ceded (5)	551,193	44,968	20,279	65,247	363,932	191,092	555,024	5,570	80,827	165,245	4,493	21,608	158,445	7,438	2,064,605	789,660	3,852,915	4,469,355		
Net Premium (6) = (4-5)	429,256	170,614	1,199	171,813	5,086,543	3,469,978	8,556,521	83,038	22,636	42,865	77	350,949	2,263,322	84	336,775	489,738	12,146,006	12,747,074		
Adjustment for change in reserve for unexpired risks (7)	(338,906)	(51,811)	(24,695)	(76,506)	10,489	19,795	30,284	(1,066)	16,864	(83,796)	(3,878)	(5,884)	(3,437)	(35,004)	(1,177,310)	233,814	(1,029,412)	(1,444,824)		
Premium Earned (Net) (8) = (6+3+7)	430,847	223,728	1,270	224,998	4,887,256	3,093,872	7,981,128	103,302	25,721	47,399	513	341,665	2,327,912	438	544,536	559,518	11,932,133	12,587,980		

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	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	
Premium from direct business written (1)	(Rs. '000) 5,814,024	(Rs. '000) 913,738	(Rs. '000) 53,621	(Rs. '000) 967,359	(Rs. '000) 15,639,106	(Rs. '000) 14,199,906	(Rs. '000) 29,839,012	(Rs. '000) 319,576	(Rs. '000) 291,082	(Rs. '000) 875,501	(Rs. '000) 32,548	(Rs. '000) 1,418,749	(Rs. '000) 10,338,529	(Rs. '000) 107,834	(Rs. '000) 12,550,863	(Rs. '000) 4,367,747	(Rs. '000) 60,141,441	(Rs. '000) 66,922,824
Service Tax																		
Premium on reinsurance accepted (2)	239,833	-	-	0	-	-	-	-	-	56,208	-	-	-	-	-	5,741	61,949	301,782
Adjustment for change in reserve for unexpired risks (3)	(983,213)	(10,945)	22,239	11,294	107,825	(1,288,461)	(1,180,636)	3,219	(2,199)	84,060	(7,790)	(181,280)	(1,327,690)	25,663	(312,126)	(501,552)	(3,400,331)	(4,372,251)
Gross Earned Premium (4) = (1+2+3)	5,070,644	902,793	75,860	978,653	15,746,931	12,911,445	28,658,376	322,795	288,883	1,015,769	24,758	1,237,469	9,010,839	133,497	12,238,737	3,871,936	56,803,059	62,852,355
Premium on reinsurance ceded (5)	4,242,803	228,595	53,724	282,319	855,953	733,224	1,589,177	22,810	190,662	769,052	30,840	108,800	703,432	106,756	8,831,606	2,574,215	14,927,350	19,452,472
Net Premium (6) = (1+2-5)	1,811,054	685,143	(103)	685,040	14,783,153	13,466,682	28,249,835	296,766	100,420	162,657	1,708	1,309,949	9,635,097	1,078	3,719,257	1,799,273	45,276,040	47,772,134
Adjustment for change in reserve for unexpired risks (7)	520,059	(28,432)	(23,667)	(52,099)	(5,391)	64,424	59,033	(161)	(6,878)	(101,300)	7,436	19,794	45,022	(25,406)	(69,537)	291,236	219,242	687,202
Premium Earned (Net) (8) = (6+(3+7))	1,347,900	645,766	(1,531)	644,235	14,885,586	12,242,645	27,128,232	299,824	91,343	145,418	1,355	1,484,463	8,352,429	1,335	3,337,594	1,588,957	42,094,950	44,087,085

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Premium from direct business written (1)	(Rs. '000) 3,341,029	(Rs. '000) 881,707	(Rs. '000) 103,423	(Rs. '000) 985,130	(Rs. '000) 15,042,049	(Rs. '000) 10,125,386	(Rs. '000) 25,167,635	(Rs. '000) 321,471	(Rs. '000) 256,287	(Rs. '000) 645,619	(Rs. '000) 25,681	(Rs. '000) 1,179,348	(Rs. '000) 8,026,319	(Rs. '000) 122,867	(Rs. '000) 9,860,073	(Rs. '000) 3,744,924	(Rs. '000) 49,350,224	(Rs. '000) 53,876,383
Service Tax																		
Premium on reinsurance accepted (2)	291,598	7,030	-	7,030	-	-	-	-	-	17,714	45,277	-	-	-	-	37,532	100,523	399,151
Adjustment for change in reserve for unexpired risks (3)	155,451	43,859	25,690	69,549	778,916	(777,625)	1,291	12,843	(15,940)	160,083	(1,671)	(188,419)	(959,016)	22,896	(1,312,748)	(623,611)	(2,904,292)	(2,679,292)
Gross Earned Premium (4) = (1+2+3)	3,888,078	932,596	129,113	1,061,709	15,820,965	9,347,961	25,168,926	334,314	238,061	850,979	24,010	990,929	7,067,303	145,763	8,547,325	3,158,845	48,546,455	51,596,242
Premium on reinsurance ceded (5)	2,389,037	241,005	99,041	340,046	1,008,043	529,699	1,537,742	17,254	194,544	556,886	23,465	95,541	525,020	121,629	8,477,023	2,372,608	13,921,712	16,650,796
Net Premium (6) = (1+2-5)	1,443,590	647,732	4,382	652,114	14,034,006	9,595,887	23,629,893	304,217	79,457	134,010	2,216	1,083,808	7,501,298	1,238	1,383,050	1,409,848	35,529,035	37,624,738
Adjustment for change in reserve for unexpired risks (7)	(266,391)	(72,639)	(24,445)	(97,084)	(38,946)	38,884	(61)	(642)	9,558	(147,384)	1,743	10,549	88,149	(22,667)	1,115,836	733,664	1,788,745	1,425,269
Premium Earned (Net) (8) = (6+(3+7))	1,332,650	618,953	5,626	624,579	14,773,976	8,857,147	23,631,123	316,418	73,075	146,708	2,289	905,937	6,630,431	1,467	1,186,138	1,519,901	34,413,488	36,370,717