

**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 half ended on and to Balance Sheet as at 30 September 2018

**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 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	
Premium from direct business written (1)	(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)	
Service Tax	20,14,398	2,59,788	43,004	3,02,792	49,19,093	66,70,525	1,15,89,618	1,08,865	87,255	4,04,695	8,395	6,04,493	54,00,098	26,641	47,53,633	17,76,425	2,47,60,118	2,70,77,308	
Premium on reinsurance accepted (2)	85,849	-	-	-	-	-	-	-	-	15,743	-	-	-	-	-	-	4,623	20,366	1,06,215
Adjustment for change in reserve for unexpired risks (3)	(1,16,521)	93,269	(18,062)	75,217	3,42,879	(10,69,555)	(7,26,677)	2,128	10,591	(83,992)	(280)	(52,016)	(2,76,189)	(4,984)	(16,52,548)	(1,34,396)	(29,18,361)	(29,59,665)	
Gross Earned Premium (4) = (1+2-3)	19,83,726	3,53,057	24,952	3,78,009	52,61,972	56,00,970	1,08,62,941	1,10,993	97,846	3,36,446	8,115	5,52,478	51,23,909	21,657	31,01,085	16,46,652	2,18,62,123	2,42,23,658	
Premium on reinsurance ceded (5)	16,56,182	53,975	41,790	95,765	3,09,474	3,36,592	6,46,066	8,066	58,523	3,62,401	8,065	36,922	4,94,276	26,374	38,64,057	10,75,593	65,80,343	83,32,290	
Net Premium (6) = (1+2-5)	4,44,065	2,05,813	1,214	2,07,027	46,09,619	63,33,933	1,09,43,552	1,00,799	28,732	58,037	330	5,67,571	49,05,822	267	8,89,576	7,05,455	1,82,00,141	1,88,51,233	
Adjustment for change in reserve for unexpired risks (7)	(1,17,178)	(39,919)	17,625	(22,294)	(17,161)	53,492	36,331	585	(6,592)	73,683	366	1,734	(4,98,745)	4,934	13,24,146	1,05,477	10,41,920	9,02,448	
<b>Premium Earned (Net) (8) = (6+3-7)</b>	<b>2,10,367</b>	<b>2,59,164</b>	<b>787</b>	<b>2,59,950</b>	<b>49,35,336</b>	<b>53,17,869</b>	<b>1,02,53,206</b>	<b>1,03,513</b>	<b>32,731</b>	<b>47,728</b>	<b>416</b>	<b>5,17,290</b>	<b>41,30,888</b>	<b>217</b>	<b>5,61,174</b>	<b>6,76,536</b>	<b>1,63,23,700</b>	<b>1,67,94,017</b>	

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	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	
Premium from direct business written (1)	(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)	
Service Tax	15,72,857	2,55,832	5,649	2,61,481	49,91,039	46,16,606	96,07,645	1,01,062	64,584	3,42,147	7,679	3,81,533	32,73,712	31,524	1,14,53,479	13,23,884	2,65,97,249	2,84,81,587	
Premium on reinsurance accepted (2)	1,21,508	-	-	-	-	-	-	-	-	17,690	-	-	-	-	-	(1,882)	15,808	1,37,316	
Adjustment for change in reserve for unexpired risks (3)	2,179	31,919	18,921	50,840	2,46,076	(3,10,692)	(64,616)	5,597	35,640	14,403	(77)	11,644	(3,12,805)	(4,124)	(39,90,191)	(46,004)	(43,50,533)	(42,97,514)	
Gross Earned Premium (4) = (1+2-3)	16,96,544	2,87,751	24,570	3,12,321	52,37,115	43,05,914	95,43,029	1,06,659	1,00,224	3,74,240	7,602	4,03,177	29,60,907	27,400	74,63,288	12,75,998	2,22,62,524	2,42,71,389	
Premium on reinsurance ceded (5)	11,14,607	60,139	6,533	66,672	2,87,932	2,38,382	5,26,314	8,402	29,378	3,12,586	7,050	26,503	1,91,984	31,209	77,15,244	7,96,202	96,44,872	1,08,26,151	
Net Premium (6) = (1+2-5)	5,79,758	1,95,693	(884)	1,94,809	47,03,107	43,78,224	90,81,331	92,660	35,206	47,251	629	3,65,030	30,81,728	315	37,38,235	5,25,800	1,69,68,185	1,77,42,752	
Adjustment for change in reserve for unexpired risks (7)	(1,09,451)	(20,873)	(20,294)	(41,168)	(12,304)	15,535	3,231	(280)	(40,648)	(13,514)	47	(4,337)	8,425	4,083	26,23,817	11,899	25,92,723	24,42,105	
<b>Premium Earned (Net) (8) = (6+3-7)</b>	<b>4,72,487</b>	<b>2,06,739</b>	<b>(2,257)</b>	<b>2,04,482</b>	<b>49,36,879</b>	<b>40,83,067</b>	<b>90,19,947</b>	<b>97,977</b>	<b>30,198</b>	<b>48,140</b>	<b>599</b>	<b>3,72,337</b>	<b>27,77,348</b>	<b>274</b>	<b>23,71,861</b>	<b>4,91,695</b>	<b>1,52,10,375</b>	<b>1,58,87,343</b>	

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	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018		
	(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)	43,72,002	7,24,514	88,114	8,12,628	97,88,226	1,23,72,777	2,21,71,003	2,36,819	2,33,473	2,23,467	27,629	11,93,604	1,27,75,565	51,739	48,55,694	38,05,333	4,60,74,326	5,12,58,956		
Service Tax																				
Premium on reinsurance accepted (2)	1,80,876									33,019							4,623	37,642	2,18,518	
Adjustment for change in reserve for unexpired risks (3)	(5,62,760)	(45,356)	(44,992)	(90,348)	6,80,616	(16,23,720)	(9,43,104)	(16,957)	(48,259)	(11,14,151)	(7,032)	(1,58,937)	(30,18,293)	(4,451)	(44,350)	(6,57,413)	(50,12,986)	(56,66,054)		
Gross Earned Premium (4) = (1+2+3)	39,90,118	6,79,158	43,122	7,22,280	1,04,78,842	1,07,49,057	2,12,27,899	2,19,862	1,85,214	6,42,295	20,597	10,34,667	97,57,272	47,288	48,11,344	31,52,543	4,10,98,982	4,58,11,380		
Premium on reinsurance ceded (5)	34,23,353	1,91,453	85,902	2,77,355	5,44,670	6,15,359	11,60,029	15,716	1,66,796	6,31,788	25,979	1,03,550	31,79,775	51,213	39,04,905	23,78,246	1,16,17,997	1,53,18,705		
Net Premium (6) = (1+2+5)	11,29,525	5,33,061	2,212	5,35,273	92,53,556	1,17,57,418	2,10,10,974	2,21,103	66,677	1,24,698	1,650	10,90,054	95,95,790	526	9,50,789	14,31,710	3,44,93,071	3,61,58,769		
Adjustment for change in reserve for unexpired risks (7)	1,49,584	(3,123)	45,585	42,462	(34,039)	81,182	47,143	3,417	46,753	96,021	6,515	25,459	12,93,619	4,407	2,43,967	4,63,085	22,30,386	24,22,432		
Premium Earned (Net) (8) = (6)+(3+7)	7,16,349	4,84,582	2,805	4,87,387	99,00,132	1,02,14,881	2,01,15,013	2,07,563	65,171	1,06,528	1,133	9,56,577	78,71,116	481	11,50,406	12,37,383	3,17,11,371	3,29,15,107		

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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)	40,01,433	6,69,968	43,717	7,13,685	1,01,20,792	93,15,423	1,94,36,215	2,24,040	2,20,502	6,41,190	23,214	9,23,295	69,14,815	97,820	1,18,14,140	30,58,348	4,33,53,579	4,80,68,697		
Service Tax																				
Premium on reinsurance accepted (2)	1,84,628			0						41,637							5,741	47,378	2,32,006	
Adjustment for change in reserve for unexpired risks (3)	(9,15,189)	(96,787)	266	(96,521)	3,37,106	(10,40,744)	(7,03,638)	(8,549)	(31,109)	2,523		(8,685)	(1,09,134)	(10,48,659)	7,737	(27,38,021)	(5,59,569)	(62,08,817)		
Gross Earned Premium (4) = (1+2+3)	32,70,872	5,73,181	43,983	6,17,164	1,04,57,898	82,74,679	1,87,32,577	2,15,491	1,89,393	6,85,350	14,529	8,14,161	58,66,156	1,05,557	90,76,119	25,04,520	3,82,03,851	4,20,91,886		
Premium on reinsurance ceded (5)	30,17,215	1,70,890	43,648	2,14,538	5,36,890	4,80,843	10,37,733	14,555	1,50,320	5,76,399	21,787	78,318	4,21,166	96,842	80,25,318	19,10,087	1,23,32,525	1,55,64,278		
Net Premium (6) = (1+2+5)	11,68,846	4,99,078	69	4,99,147	95,63,902	88,34,580	1,83,98,482	2,09,485	70,182	1,06,428	1,427	8,44,977	64,93,649	978	37,88,822	11,54,002	3,10,68,432	3,27,36,425		
Adjustment for change in reserve for unexpired risks (7)	6,29,973	5,834	(2,200)	3,634	(16,856)	52,038	35,182	477	20,445	(13,024)	8,243	22,170	(10,369)	(7,659)	15,59,473	4,50,175	29,65,063	26,98,671		
Premium Earned (Net) (8) = (6)+(3+7)	8,83,630	4,08,125	(1,865)	4,06,260	98,84,152	78,45,874	1,77,30,026	2,01,363	59,518	95,926	985	7,58,013	54,34,621	1,055	26,10,274	10,44,607	2,79,36,389	2,92,26,279		