



FORM NL-4-PREMIUM SCHEDULE

(₹ in Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		
	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	
	<b>Gross Direct Premium</b>	24,724	179,054	2,377	13,552	95	912	2,472	14,464	53,356	184,704	37,900	112,472	91,256	297,176	218,269	661,606	10,491	47,893	859	5,667	229,619	715,166
Add: Premium on reinsurance accepted	2,024	11,576	46	240	0	0	46	240	0	0	0	0	0	30,940	58,441	0	0	0	0	0	0	30,940	58,441
Less: Premium on reinsurance ceded	(24,826)	(171,673)	(620)	(2,447)	(95)	(890)	(715)	(3,327)	(41,416)	(146,209)	(3,807)	(14,280)	(45,223)	(160,489)	(119,600)	(337,559)	(13,196)	(33,189)	693	(288)	(132,103)	(371,036)	
<b>Net Written Premium</b>	<b>1,922</b>	<b>18,957</b>	<b>1,803</b>	<b>11,345</b>	<b>1</b>	<b>22</b>	<b>1,804</b>	<b>11,367</b>	<b>11,939</b>	<b>38,495</b>	<b>34,093</b>	<b>98,192</b>	<b>46,033</b>	<b>136,687</b>	<b>129,610</b>	<b>382,488</b>	<b>2,706</b>	<b>14,704</b>	<b>1,552</b>	<b>5,379</b>	<b>152,522</b>	<b>402,571</b>	
Add: Opening balance of UPR	41,228	46,330	4,281	3,146	22	22	4,302	3,157	19,308	21,997	45,649	48,516	64,957	70,513	213,185	244,307	26,450	35,164	1,639	1,099	241,274	280,569	
Less: Closing balance of UPR	(36,441)	(36,441)	(3,016)	(3,016)	(22)	(22)	(3,038)	(3,038)	(22,020)	(22,020)	(57,136)	(57,136)	(79,155)	(79,156)	(234,444)	(234,444)	(20,595)	(20,595)	(1,517)	(1,517)	(256,556)	(256,556)	
<b>Net Earned Premium</b>	<b>6,710</b>	<b>28,846</b>	<b>3,067</b>	<b>11,475</b>	<b>1</b>	<b>11</b>	<b>3,068</b>	<b>11,486</b>	<b>9,228</b>	<b>38,472</b>	<b>22,607</b>	<b>89,572</b>	<b>31,835</b>	<b>128,044</b>	<b>108,351</b>	<b>392,351</b>	<b>3,149</b>	<b>29,273</b>	<b>1,674</b>	<b>4,961</b>	<b>113,174</b>	<b>426,584</b>	
<b>Gross Direct Premium</b>																							
- In India	24,724	179,054	2,377	13,552	95	912	2,472	14,464	53,356	184,704	37,900	112,472	91,256	297,176	218,269	661,606	10,491	47,893	859	5,667	229,619	715,166	
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

(₹ in Lakhs)

Particulars	Workmen's Compensation		Public/ Product Liability		Engineering		Aviation		Weather / Crop Insurance		Other Liability		Specialty		Home		Other Miscellaneous		Total Miscellaneous		Grand Total	Grand Total
	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026
	<b>Gross Direct Premium</b>	1,005	3,989	267	972	6,361	35,698	207	833	28,558	148,071	1,860	12,938	7,930	51,649	1,511	4,410	8,729	38,099	377,302	1,309,001	404,498
Add: Premium on reinsurance accepted	0	0	0	40	170	793	0	0	0	0	0	851	35	2,410	0	0	6	31,145	62,541	33,215	74,357	
Less: Premium on reinsurance ceded	(68)	(640)	(250)	(892)	(5,398)	(30,191)	(205)	(828)	(18,311)	(99,488)	(1,658)	(11,982)	(6,088)	(42,787)	(1,560)	(4,821)	(7,805)	(28,119)	(218,670)	(751,272)	(244,211)	(926,282)
<b>Net Written Premium</b>	<b>936</b>	<b>3,349</b>	<b>17</b>	<b>120</b>	<b>1,132</b>	<b>6,300</b>	<b>2</b>	<b>5</b>	<b>10,247</b>	<b>48,583</b>	<b>202</b>	<b>1,807</b>	<b>1,877</b>	<b>11,272</b>	<b>(49)</b>	<b>(411)</b>	<b>923</b>	<b>9,986</b>	<b>189,777</b>	<b>620,270</b>	<b>193,502</b>	<b>650,594</b>
Add: Opening balance of UPR	1,514	1,325	51	44	3,581	3,322	1	0	2,511	2,486	848	747	4,468	3,372	7,768	10,828	14,148	17,506	341,121	391,178	386,651	404,665
Less: Closing balance of UPR	(1,631)	(1,631)	(37)	(37)	(3,150)	(3,150)	(2)	(2)	(2,039)	(2,039)	(578)	(578)	(3,909)	(3,909)	(6,903)	(6,903)	(12,035)	(12,035)	(365,994)	(365,994)	(405,474)	(405,473)
<b>Net Earned Premium</b>	<b>819</b>	<b>3,043</b>	<b>32</b>	<b>127</b>	<b>1,563</b>	<b>6,472</b>	<b>1</b>	<b>3</b>	<b>10,718</b>	<b>49,030</b>	<b>471</b>	<b>1,976</b>	<b>2,436</b>	<b>11,209</b>	<b>817</b>	<b>3,515</b>	<b>3,036</b>	<b>15,458</b>	<b>164,904</b>	<b>645,454</b>	<b>174,682</b>	<b>685,786</b>
<b>Gross Direct Premium</b>																						
- In India	1,005	3,989	267	972	6,361	35,698	207	833	28,558	148,071	1,860	12,938	7,930	51,649	1,511	4,410	8,729	38,099	377,302	1,309,001	404,498	1,502,519
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(₹ in Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025
	<b>Gross Direct Premium</b>	29,259	175,899	2,489	14,084	254	1,853	2,743	15,937	39,423	191,536	25,225	114,834	64,647	306,370	157,757	571,975	5,920	34,666	587	3,335	164,264
Add: Premium on reinsurance accepted	2,156	13,356	67	326	0	0	67	326	0	0	0	0	0	0	22,305	22,305	0	0	0	0	22,305	22,305
Less: Premium on reinsurance ceded	(28,478)	(162,840)	(559)	(2,350)	(253)	(1,842)	(813)	(4,192)	(29,487)	(143,370)	(3,342)	(14,578)	(32,829)	(157,948)	(86,734)	(253,338)	(2,145)	(13,814)	(27)	(187)	(88,906)	(267,339)
<b>Net Written Premium</b>	<b>2,936</b>	<b>26,414</b>	<b>1,997</b>	<b>12,660</b>	<b>1</b>	<b>11</b>	<b>1,998</b>	<b>12,071</b>	<b>9,936</b>	<b>48,166</b>	<b>21,883</b>	<b>104,256</b>	<b>31,818</b>	<b>148,422</b>	<b>93,328</b>	<b>340,941</b>	<b>3,775</b>	<b>20,852</b>	<b>560</b>	<b>3,148</b>	<b>97,663</b>	<b>364,941</b>
Add: Opening balance of UPR	50,637	53,462	4,310	3,837	11	14	4,321	3,851	32,865	145,340	52,381	69,574	85,245	214,915	235,667	259,598	38,466	44,154	1,163	1,072	275,296	304,825
Less: Closing balance of UPR	(46,330)	(46,330)	(3,146)	(3,146)	(11)	(11)	(3,157)	(3,157)	(21,997)	(21,997)	(48,516)	(48,516)	(70,513)	(70,513)	(244,307)	(244,307)	(35,164)	(35,164)	(1,099)	(1,099)	(280,569)	(280,569)
<b>Net Earned Premium</b>	<b>7,244</b>	<b>33,547</b>	<b>3,162</b>	<b>12,751</b>	<b>0</b>	<b>14</b>	<b>3,162</b>	<b>12,765</b>	<b>20,804</b>	<b>171,509</b>	<b>25,748</b>	<b>121,314</b>	<b>46,551</b>	<b>292,824</b>	<b>84,688</b>	<b>356,233</b>	<b>7,078</b>	<b>29,843</b>	<b>624</b>	<b>3,121</b>	<b>92,390</b>	<b>389,197</b>
<b>Gross Direct Premium</b>																						
- In India	29,259	175,899	2,489	14,084	254	1,853	2,743	15,937	39,423	191,536	25,225	114,834	64,647	306,370	157,757	571,975	5,920	34,666	587	3,335	164,264	609,976
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(₹ in Lakhs)

Particulars	Workmen's Compensation		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other Liability		Specialty		Home		Other Miscellaneous		Total Miscellaneous		Grand Total	Grand Total
	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025
	<b>Gross Direct Premium</b>	826	3,305	287	548	6,623	31,957	309	2,235	74,947	325,263	2,077	13,294	7,360	52,300	718	6,982	6,476	37,664	328,535	1,389,892	360,537
Add: Premium on reinsurance accepted	0	0	13	13	96	857	0	0	0	0	2	933	19	3,422	0	0	2	22,436	22,531	24,659	44,213	
Less: Premium on reinsurance ceded	(70)	(543)	(265)	(475)	(5,540)	(27,132)	(309)	(2,234)	(47,760)	(196,545)	(1,734)	(12,051)	(5,588)	(43,936)	(853)	(6,429)	(3,758)	(24,055)	(187,617)	(738,686)	(216,908)	(905,719)
<b>Net Written Premium</b>	<b>757</b>	<b>2,762</b>	<b>35</b>	<b>86</b>	<b>1,174</b>	<b>5,682</b>	<b>0</b>	<b>1</b>	<b>27,186</b>	<b>128,719</b>	<b>345</b>	<b>2,177</b>	<b>1,791</b>	<b>11,785</b>	<b>(135)</b>	<b>552</b>	<b>2,720</b>	<b>13,611</b>	<b>163,354</b>	<b>678,737</b>	<b>168,288</b>	<b>717,222</b>
Add: Opening balance of UPR	1,247	1,084	31	41	3,601	3,001	1	0	2,354	5,252	980	1,863	5,187	4,965	11,810	13,566	18,672	19,625	404,424	459,382	459,382	626,450
Less: Closing balance of UPR	(1,325)	(1,325)	(44)	(44)	(3,322)	(3,322)	(0)	(0)	(2,486)	(2,486)	(747)	(747)	(3,837)	(3,837)	(10,828)	(10,828)	(17,506)	(17,506)	(391,178)	(391,178)	(440,664)	(440,664)
<b>Net Earned Premium</b>	<b>679</b>	<b>2,521</b>	<b>21</b>	<b>83</b>	<b>1,452</b>	<b>5,361</b>	<b>0</b>	<b>1</b>	<b>27,055</b>	<b>131,485</b>	<b>578</b>	<b>3,292</b>	<b>3,141</b>	<b>12,914</b>	<b></b>							