

FORM NL-4-PREMIUM SCHEDULE
 SWISS REINSURANCE COMPANY LIMITED - INDIA BRANCH
 IRDAI REGISTRATION NO. FRB/002 DATED 21 DECEMBER, 2016
 FOR THE YEAR ENDED ON MARCH 31, 2026

Particulars	LIFE	FIRE	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor
	2025-2026	2025-2026	2025-2026	2025-2026	2025-2026	2025-2026	2025-2026	2025-2026
Gross Direct Premium	-	-	-	-	-	-	-	-
Add: Premium on reinsurance accepted ^(a)	68,131	1,72,012	3,363	697	4,060	-	-	3,62,936
Less : Premium on reinsurance ceded ^(a)	34,066	86,006	1,681	349	2,030	-	-	1,81,468
Net Written Premium	34,066	86,006	1,681	349	2,030	-	-	1,81,468
Add: Opening balance of UPR	96	14,209	158	255	413	-	-	51,245
Less: Closing balance of UPR	481	22,038	141	237	378	-	-	56,637
Net Earned Premium	33,681	78,177	1,697	367	2,064	-	-	1,76,076
Gross Direct Premium								
- In India	67,752	1,72,012	3,363	697	4,060	-	-	3,62,936
- Outside India	379	-	-	-	-	-	-	-

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.

Particulars	LIFE	FIRE	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor
	2024-2025	2024-2025	2024-2025	2024-2025	2024-2025	2024-2025	2024-2025	2024-2025
Gross Direct Premium	-	-	-	-	-	-	-	-
Add: Premium on reinsurance accepted ^(a)	80,242	1,22,916	3,128	668	3,796	-	-	3,44,122
Less : Premium on reinsurance ceded ^(a)	40,121	61,458	1,564	334	1,898	-	-	1,72,061
Net Written Premium	40,121	61,458	1,564	334	1,898	-	-	1,72,061
Add: Opening balance of UPR	-	9,201	106	218	325	-	-	39,914
Less: Closing balance of UPR	96	14,209	158	255	413	-	-	51,245
Net Earned Premium	40,025	56,450	1,513	298	1,810	-	-	1,60,731
Gross Direct Premium								
- In India	79,819	1,22,916	3,128	668	3,796	-	-	3,44,122
- Outside India	423	-	-	-	-	-	-	-

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.

Particulars	Miscellaneous						
	Health	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's Liability	Public/ Product Liability	Engineering
	2025-2026	2025-2026	2025-2026	2025-2026	2025-2026	2025-2026	2025-2026
Gross Direct Premium	-	-	-	-	-	-	-
Add: Premium on reinsurance accepted ^(A)	1,07,854	28,076	-	1,35,930	7,284	-	66,739
Less : Premium on reinsurance ceded ^(B)	53,927	14,038	-	67,965	3,642	-	33,370
Net Written Premium	53,927	14,038	-	67,965	3,642	-	33,370
Add: Opening balance of UPR	4,006	4,091	-	8,098	857	-	7,819
Less: Closing balance of UPR	23,842	5,071	-	28,913	1,192	-	8,623
Net Earned Premium	34,091	13,059	-	47,149	3,307	-	32,566
Gross Direct Premium							
- In India	1,07,854	28,076	-	1,35,930	7,284	-	66,739
- Outside India	-	-	-	-	-	-	-

Particulars	Miscellaneous						
	Health	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's Liability	Public/ Product Liability	Engineering
	2024-2025	2024-2025	2024-2025	2024-2025	2024-2025	2024-2025	2024-2025
Gross Direct Premium	-	-	-	-	-	-	-
Add: Premium on reinsurance accepted ^(A)	84,165	18,192	-	1,02,357	4,688	-	55,127
Less : Premium on reinsurance ceded ^(B)	42,082	9,096	-	51,178	2,344	-	27,564
Net Written Premium	42,082	9,096	-	51,178	2,344	-	27,564
Add: Opening balance of UPR	17,550	1,168	-	18,718	918	-	7,924
Less: Closing balance of UPR	4,006	4,091	-	8,098	857	-	7,819
Net Earned Premium	55,626	6,173	-	61,799	2,405	-	27,669
Gross Direct Premium							
- In India	84,165	18,192	-	1,02,357	4,688	-	55,127
- Outside India	-	-	-	-	-	-	-

(Amount in Rs. Lakhs)

Particulars	Aviation	Crop Insurance	Other Miscellaneous segment	Total Miscellaneous	Grand Total
	2025-2026	2025-2026	2025-2026	2025-2026	2025-2026
Gross Direct Premium	-	-	-	-	-
Add: Premium on reinsurance accepted ^(A)	4,648	1,31,121	8,606	7,17,264	9,61,467
Less : Premium on reinsurance ceded ^(B)	2,324	65,561	4,303	3,58,632	4,80,734
Net Written Premium	2,324	65,561	4,303	3,58,632	4,80,734
Add: Opening balance of UPR	497	2,454	688	71,658	86,376
Less: Closing balance of UPR	544	2,411	1,746	1,00,066	1,22,963
Net Earned Premium	2,277	65,604	3,244	3,30,224	4,44,146
Gross Direct Premium					
- In India	4,648	1,31,121	8,606	7,17,264	9,61,088
- Outside India	-	-	-	-	379

(Amount in Rs. Lakhs)

Particulars	Aviation	Crop Insurance	Other Miscellaneous segment	Total Miscellaneous	Grand Total
	2024-2025	2024-2025	2024-2025	2024-2025	2024-2025
Gross Direct Premium	-	-	-	-	-
Add: Premium on reinsurance accepted ^(A)	4,225	1,40,307	3,080	6,53,906	8,60,861
Less : Premium on reinsurance ceded ^(B)	2,112	70,153	1,540	3,26,953	4,30,431
Net Written Premium	2,112	70,153	1,540	3,26,953	4,30,431
Add: Opening balance of UPR	541	1,984	43	70,043	79,568
Less: Closing balance of UPR	497	2,454	688	71,658	86,376
Net Earned Premium	2,157	69,683	895	3,25,338	4,23,623
Gross Direct Premium					
- In India	4,225	1,40,307	3,080	6,53,906	8,60,438
- Outside India	-	-	-	-	423