

Revenue Account for the year ended 31 March 2019

Rupees ('000)

Particulars	Schedule	For the year ended 31 March 2019													Life	Total
		Fire	Marine			Motor	Crop	Aviation	Miscellaneous					Others		
			Hull	Others	Total				Credit	Engineering	Liability	Health	Others			
Premiums earned - (Net)	NL-4-Premium Schedule	9,01,143	1,434	(12,208)	(10,774)	29,666	30,81,836	9,495	87,866	72,986	1,64,151	1,89,727	24,404	1,95,423	47,45,923	
Profit/(Loss) on sale/redemption of Investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Others (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Interest, Dividend and Rent-Gross		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Sub Total		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total (A)		9,01,143	1,434	(12,208)	(10,774)	29,666	30,81,836	9,495	87,866	72,986	1,64,151	1,89,727	24,404	1,95,423	47,45,923	
Claims incurred (Net)	NL-5-Claims Schedule	8,29,741	(19,916)	(94,566)	(1,14,482)	17,818	28,36,006	54,544	2,81,660	2,06,740	1,55,467	1,88,313	13,709	1,86,410	46,55,926	
Commission	NL-6-Commission Schedule	1,10,772	(1,295)	(8,542)	(9,837)	18,334	89,244	(4,588)	(3,566)	42,489	33,201	50,921	136	10	3,27,116	
Contribution to Solatium Fund		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Change in Premium Deficiency		-	(51)	(349)	(400)	-	(1,25,701)	(264)	-	(42,270)	-	-	-	-	(1,68,635)	
Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	72,236	53	(1,130)	(1,077)	2,189	2,62,763	558	3,475	7,907	14,323	16,521	1,829	43,011	4,23,735	
Total (B)		10,12,749	(21,209)	(1,04,587)	(1,25,795)	38,341	30,62,311	50,250	2,81,569	2,14,867	2,02,991	2,55,755	15,674	2,29,431	52,38,142	
OPERATING PROFIT/(LOSS) (C) =(A)-(B)		(1,11,606)	22,643	92,379	1,15,021	(8,675)	19,525	(40,755)	(1,93,703)	(1,41,881)	(38,840)	(66,028)	8,730	(34,008)	(4,92,219)	
Appropriations																
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total(C)		(1,11,606)	22,643	92,379	1,15,021	(8,675)	19,525	(40,755)	(1,93,703)	(1,41,881)	(38,840)	(66,028)	8,730	(34,008)	(4,92,219)	

Particulars	Schedule	For the year ended 31 March 2018													Life	Total
		Fire	Marine			Motor	Crop	Aviation	Miscellaneous					Others		
			Hull	Others	Total				Credit	Engineering	Liability	Health	Others			
Premiums earned - (Net)	NL-4-Premium Schedule	4,52,225	9,132	59,852	68,984	32,251	6,64,203	42,731	1,06,686	42,600	77,651	1,46,634	11,544	86,106	17,31,616	
Profit/(Loss) on sale/redemption of Investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Others (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Interest, Dividend and Rent-Gross		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Sub Total		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total (A)		4,52,225	9,132	59,852	68,984	32,251	6,64,203	42,731	1,06,686	42,600	77,651	1,46,634	11,544	86,106	17,31,616	
Claims incurred (Net)	NL-5-Claims Schedule	4,19,543	9,983	68,268	78,251	27,319	7,73,810	54,154	87,253	1,36,581	67,773	1,14,092	-	77,374	18,36,150	
Commission	NL-6-Commission Schedule	66,660	(783)	(5,040)	(5,823)	15,445	1,68,915	(3,253)	26,196	17,579	(402)	78,990	-	-	3,64,307	
Contribution to Solatium Fund		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Change in Premium Deficiency		-	51	349	400	-	1,25,701	264	-	42,270	-	-	-	-	1,68,635	
Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	53,516	1,763	11,512	13,275	2,799	1,14,215	8,110	13,202	6,464	7,061	24,006	520	34,492	2,77,658	
Total (B)		5,39,719	11,014	75,089	86,103	45,563	11,82,641	59,275	1,26,651	2,02,894	74,432	2,17,088	520	1,11,866	26,46,750	
OPERATING PROFIT/(LOSS) (C) =(A)-(B)		(87,494)	(1,882)	(15,237)	(17,119)	(13,312)	(5,18,438)	(16,544)	(19,965)	(1,60,294)	3,219	(70,454)	11,024	(25,760)	(9,15,134)	
Appropriations																
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total(C)		(87,494)	(1,882)	(15,237)	(17,119)	(13,312)	(5,18,438)	(16,544)	(19,965)	(1,60,294)	3,219	(70,454)	11,024	(25,760)	(9,15,134)	