

FORM NL-4-PREMIUM SCHEDULE

PREMIUM EARNED [NET]

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For The Quarter Ended September 30, 2013	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For The Quarter Ended September 30, 2013
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Others	Total	Grand Total
Premium from direct business written	227,874	34,306	-	304,946	243,167	6,864	17,056	140,244	1,895	83,212	804	184	150,894	949,266	1,211,446
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	14,547	(4,867)	-	79,102	90,161	(858)	(4,477)	36,764	(502)	(48,169)	340	72	5,592	158,025	167,705
Gross Earned Premium	242,421	29,439	-	384,048	333,328	6,006	12,579	177,008	1,393	35,043	1,144	256	156,486	1,107,291	1,379,151
Add: Premium on reinsurance accepted	27,125	-	-	-	5,093	-	-	-	-	6,052	-	-	-	11,145	38,270
Less : Premium on reinsurance ceded	90,595	28,924	-	16,668	14,998	343	3,827	11,524	1,149	71,267	791	8	27,267	147,842	267,361
Net Premium	178,951	515	-	367,380	323,423	5,663	8,752	165,484	244	(30,172)	353	248	129,219	970,594	1,150,060
Adjustment for change in reserve for unexpired risks	(62,001)	5,409	-	(17,215)	(16,281)	(102)	(647)	(2,185)	(8)	45,683	(227)	(73)	(14,802)	(5,857)	(62,449)
Premium Earned (Net)	116,950	5,924	-	350,165	307,142	5,561	8,105	163,299	236	15,511	126	175	114,417	964,737	1,087,611

PREMIUM EARNED [NET]

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Up To The Quarter Ended September 30, 2013	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up To The Quarter Ended September 30, 2013
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Others	Total	Grand Total
Premium from direct business written	585,018	116,556	-	603,199	492,829	12,929	39,870	443,485	3,806	123,786	2,641	1,080	332,186	2,055,811	2,757,385
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(115,651)	(57,001)	-	172,003	178,465	(1,017)	(14,388)	(108,515)	(972)	(60,600)	(764)	697	(24,750)	140,159	(32,493)
Gross Earned Premium	469,367	59,555	-	775,202	671,294	11,912	25,482	334,970	2,834	63,186	1,877	1,777	307,436	2,195,970	2,724,892
Add: Premium on reinsurance accepted	35,552	-	-	-	10,593	-	-	-	-	8,749	-	-	-	19,342	54,894
Less : Premium on reinsurance ceded	316,450	86,553	-	36,393	30,236	649	13,157	27,399	3,256	87,455	2,208	863	101,938	303,554	706,557
Net Premium	188,469	(26,998)	-	738,809	651,651	11,263	12,325	307,571	(422)	(15,520)	(331)	914	205,498	1,911,758	2,073,229
Adjustment for change in reserve for unexpired risks	23,760	42,253	-	(39,409)	(36,027)	(332)	3,314	569	(35)	44,868	576	(665)	9,526	(17,615)	48,398
Premium Earned (Net)	212,229	15,255	-	699,400	615,624	10,931	15,639	308,140	(457)	29,348	245	249	215,024	1,894,143	2,121,627

FORM NL-4-PREMIUM SCHEDULE

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For the corresponding quarter of the preceeding Year Ended September 30, 2012	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For the corresponding quarter of the preceeding Year Ended September 30, 2012
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Others	Total	Grand Total
Premium from direct business written	204,288	34,020	-	362,962	303,979	6,218	12,961	77,830	2,850	24,555	-	1,560	136,455	929,370	1,167,678
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(700)	(20,341)	-	4,420	(50,893)	20	(1,980)	27,955	328	3,274	-	(830)	3,048	(14,658)	(35,699)
Gross Earned Premium	203,588	13,679	-	367,382	253,086	6,238	10,981	105,785	3,178	27,829	-	730	139,503	914,712	1,131,979
Add: Premium on reinsurance accepted	13,297	-	-	-	14,723	-	-	-	-	2,549	-	-	-	17,272	30,569
Less : Premium on reinsurance ceded	70,828	25,517	-	39,063	30,259	701	3,964	7,783	957	12,677	-	1,482	38,326	135,212	231,557
Net Premium	146,057	(11,838)	-	328,319	237,550	5,537	7,017	98,002	2,221	17,701	-	(752)	101,177	796,772	930,991
Adjustment for change in reserve for unexpired risks	(50,315)	15,545	-	(443)	(105,692)	(1)	(12)	(2,796)	(45)	(4,090)	-	788	(9,841)	(122,132)	(156,902)
Premium Earned (Net)	95,742	3,707	-	327,876	131,858	5,536	7,005	95,206	2,176	13,611	-	36	91,336	674,640	774,089

PREMIUM EARNED [NET] ('000)

Up to the Quarter of the preceeding Year Ended September 30, 2012	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up to the Quarter of the preceeding Year Ended September 30, 2012
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Others	Total	Grand Total
Premium from direct business written	495,920	77,777	-	671,196	550,474	13,161	32,703	253,129	9,896	62,635	-	2,134	302,019	1,897,347	2,471,044
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(98,840)	(39,405)	-	32,063	(74,448)	(602)	(11,278)	(53,612)	(4,052)	(11,265)	-	(665)	(31,715)	(155,574)	(293,819)
Gross Earned Premium	397,080	38,372	-	703,259	476,026	12,559	21,425	199,517	5,844	51,370	-	1,469	270,304	1,741,773	2,177,225
Add: Premium on reinsurance accepted	14,390	-	-	-	18,863	-	-	-	-	2,755	-	-	-	21,618	36,008
Less : Premium on reinsurance ceded	244,638	52,866	-	72,381	54,841	1,472	9,300	25,313	2,610	30,630	-	2,206	106,981	305,734	603,238
Net Premium	166,832	(14,494)	-	630,878	440,048	11,087	12,125	174,204	3,234	23,495	-	(737)	163,323	1,457,657	1,609,995
Adjustment for change in reserve for unexpired risks	14,781	25,722	-	(3,261)	(212,663)	67	1,780	5,362	672	1,771	-	766	12,866	(192,640)	(152,137)
Premium Earned (Net)	181,613	11,228	-	627,617	227,385	11,154	13,905	179,566	3,906	25,266	-	29	176,189	1,265,017	1,457,858

Note: Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.