

FORM NL-4-PREMIUM SCHEDULE

PREMIUM EARNED [NET]

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For The Quarter Ended December 31, 2013	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For The Quarter Ended December 31, 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	212,251	33,063	-	319,823	231,347	3,424	8,478	117,098	1,326	30,976	804	484	141,265	855,025	1,100,339
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	35,466	17,413	-	45,090	77,308	2,200	5,936	69,712	163	12,094	641	(77)	18,433	231,500	284,379
Gross Earned Premium	247,717	50,476	-	364,913	308,655	5,624	14,414	186,810	1,489	43,070	1,445	407	159,698	1,086,525	1,384,718
Add: Premium on reinsurance accepted	10,552	-	-	-	(9,471)	-	-	-	-	2,168	-	-	-	(7,303)	3,249
Less : Premium on reinsurance ceded	100,212	24,228	-	20,931	12,973	170	4,263	21,778	(1,318)	21,296	791	460	47,573	128,917	253,357
Net Premium	158,057	26,248	-	343,982	286,211	5,454	10,151	165,032	2,807	23,942	654	(53)	112,125	950,305	1,134,610
Adjustment for change in reserve for unexpired risks	(54,179)	(18,697)	-	(10,439)	(19,172)	(188)	(2,081)	84	(25)	(7,707)	(626)	(29)	(9,010)	(49,192)	(122,068)
Premium Earned (Net)	103,878	7,551	-	333,543	267,039	5,266	8,070	165,116	2,782	16,235	28	(82)	103,115	901,113	1,012,542

PREMIUM EARNED [NET]

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Up To The Quarter Ended December 31, 2013	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up To The Quarter Ended December 31, 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	797,269	149,620	-	923,022	724,177	16,354	48,349	560,582	5,131	154,762	3,445	1,564	473,451	2,910,837	3,857,726
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(80,184)	(39,588)	-	217,093	255,773	1,183	(8,452)	(38,803)	(808)	(48,507)	(123)	620	(6,317)	371,659	251,887
Gross Earned Premium	717,085	110,032	-	1,140,115	979,950	17,537	39,897	521,779	4,323	106,255	3,322	2,184	467,134	3,282,496	4,109,613
Add: Premium on reinsurance accepted	46,104	-	-	-	1,122	-	-	-	-	10,917	-	-	-	12,039	58,143
Less : Premium on reinsurance ceded	416,662	110,781	-	57,323	43,209	819	17,420	49,177	1,938	108,752	2,999	1,323	149,510	432,470	959,913
Net Premium	346,527	(749)	-	1,082,792	937,863	16,718	22,477	472,602	2,385	8,420	323	861	317,624	2,862,065	3,207,843
Adjustment for change in reserve for unexpired risks	(30,419)	23,556	-	(49,848)	(55,199)	(520)	1,233	652	(61)	37,161	(50)	(694)	516	(66,810)	(73,673)
Premium Earned (Net)	316,108	22,807	-	1,032,944	882,664	16,198	23,710	473,254	2,324	45,581	273	167	318,140	2,795,255	3,134,170

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For the corresponding quarter of the preceding Year Ended December 31, 2012	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For the corresponding quarter of the preceding Year Ended December 31, 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	158,123	31,723	-	397,817	338,159	4,724	7,852	102,250	4,663	26,108		-
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Adjustment for change in reserve for unexpired risks	15,219	(3,932)	-	(30,572)	(63,700)	113	3,655	11,644	(1,173)	4,097	-	96	11,715	(64,125)	(52,838)	
Gross Earned Premium	173,342	27,791	-	367,245	274,459	4,837	11,507	113,894	3,490	30,205	-	1,034	143,595	950,266	1,151,399	
Add: Premium on reinsurance accepted	62,473	-	-	-	4,506	-	-	-	-	1,832	-	-	-	6,338	68,811	
Less: Premium on reinsurance ceded	100,876	22,929	-	42,457	34,174	555	2,558	9,975	2,249	13,189	-	891	45,150	151,198	275,003	
Net Premium	134,939	4,862	-	324,788	244,791	4,282	8,949	103,919	1,241	18,848	-	143	98,445	805,406	945,207	
Adjustment for change in reserve for unexpired risks	(22,692)	140	-	3,056	(56,866)	(116)	(1,054)	(1,406)	979	(4,103)	-	(150)	(4,550)	(64,210)	(86,762)	
Premium Earned (Net)	112,247	5,002	-	327,844	187,925	4,166	7,895	102,513	2,220	14,745	-	(7)	93,895	741,196	858,445	

PREMIUM EARNED [NET] ('000)

Up to the Quarter of the preceding Year Ended December 31, 2012	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up to the Quarter of the preceding Year Ended December 31, 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	654,043	109,500	-	1,069,013	888,633	17,884	40,555	355,379	14,559	88,743		-
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Adjustment for change in reserve for unexpired risks	(83,621)	(43,337)	-	1,491	(138,149)	(489)	(7,622)	(41,968)	(5,225)	(7,168)	-	(569)	(20,000)	(219,699)	(346,657)	
Gross Earned Premium	570,422	66,163	-	1,070,504	750,484	17,395	32,933	313,411	9,334	81,575	-	2,503	413,899	2,692,038	3,328,623	
Add: Premium on reinsurance accepted	76,863	-	-	-	23,369	-	-	-	-	4,587	-	-	-	27,956	104,819	
Less: Premium on reinsurance ceded	345,514	75,795	-	114,839	89,015	2,027	11,858	35,288	4,860	43,820	-	3,097	152,131	456,935	878,244	
Net Premium	301,771	(9,632)	-	955,665	684,838	15,368	21,075	278,123	4,474	42,342	-	(594)	261,768	2,263,059	2,555,198	
Adjustment for change in reserve for unexpired risks	(7,912)	25,863	-	(205)	(269,528)	(49)	726	3,956	1,650	(2,332)	-	617	8,316	(256,849)	(238,898)	
Premium Earned (Net)	293,859	16,231	-	955,460	415,310	15,319	21,801	282,079	6,124	40,010	-	23	270,084	2,006,210	2,316,300	

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