

FORM NL-4-PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(₹ '000)

For The Quarter Ended September 30, 2014	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For The Quarter Ended September 30, 2014
				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	266,262	44,223	-	345,609	226,494	4,739	16,432	254,681	6,299	26,160	-	488	267,257	1,148,159	1,458,644
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	504	(12,755)	-	(3,358)	(1,214)	333	1,467	14,057	(1,377)	19,996	-	(179)	5,304	35,029	22,778
Gross Earned Premium	266,766	31,468	-	342,251	225,280	5,072	17,899	268,738	4,922	46,156	-	309	272,561	1,183,188	1,481,422
Add: Premium on reinsurance accepted	12,367	-	-	-	10,628	-	-	-	-	1,875	-	-	-	12,503	24,870
Less : Premium on reinsurance ceded	114,160	26,712	-	21,815	14,581	237	5,210	39,984	1,175	18,671	-	463	135,227	237,363	378,235
Net Premium	164,973	4,756	-	320,436	221,327	4,835	12,689	228,754	3,747	29,360	-	(154)	137,334	958,328	1,128,057
Adjustment for change in reserve for unexpired risks	(49,712)	7,726	-	167	3,081	(17)	(806)	544	70	(16,986)	-	171	(1,225)	(15,001)	(56,987)
Premium Earned (Net)	115,261	12,482	-	320,603	224,408	4,818	11,883	229,298	3,817	12,374	-	17	136,109	943,327	1,071,070

PREMIUM EARNED [NET]

(₹ '000)

Up To The Quarter Ended September 30, 2014	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up To The Quarter Ended September 30, 2014
				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	667,429	97,838	-	663,772	411,873	11,512	45,084	689,807	8,460	82,233	-	1,707	461,945	2,376,393	3,141,660
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(135,806)	(37,941)	-	10,105	46,084	(1,010)	(10,189)	(188,255)	(1,823)	3,093	-	(327)	(23,551)	(165,873)	(339,620)
Gross Earned Premium	531,623	59,897	-	673,877	457,957	10,502	34,895	501,552	6,637	85,326	-	1,380	438,394	2,210,520	2,802,040
Add: Premium on reinsurance accepted	19,561	-	-	-	15,628	-	-	-	-	3,922	-	-	-	19,550	39,111
Less : Premium on reinsurance ceded	354,368	55,299	-	42,591	26,760	576	16,282	69,404	2,164	50,813	-	1,636	196,679	406,905	816,572
Net Premium	196,816	4,598	-	631,286	446,825	9,926	18,613	432,148	4,473	38,435	-	(256)	241,715	1,823,165	2,024,579
Adjustment for change in reserve for unexpired risks	53,307	19,796	-	(505)	(1,981)	50	4,681	3,894	91	(9,034)	-	311	16,621	14,128	87,231
Premium Earned (Net)	250,123	24,394	-	630,781	444,844	9,976	23,294	436,042	4,564	29,401	-	55	258,336	1,837,293	2,111,810

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PREMIUM EARNED [NET]

(₹ '000)

For the corresponding quarter of the preceding period ended September 30, 2013	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For the corresponding quarter of the preceding period Ended September 30, 2013
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Others	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	150,895	949,267	1,211,447
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	156,487	1,107,292	1,379,152
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	129,220	970,595	1,150,061
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	114,418	964,738	1,087,612

PREMIUM EARNED [NET]

(₹ '000)

Up to the Quarter of the preceding period ended September 30, 2013	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up to the Quarter of the preceding period Ended September 30, 2013
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Others	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)	(57,002)	-	172,003	178,465	(1,017)	(14,387)	(108,515)	(972)	(60,600)	(764)	697	(24,750)	140,160	(32,493)
Gross Earned Premium	469,367	59,554	-	775,202	671,294	11,912	25,483	334,970	2,834	63,186	1,877	1,777	307,436	2,195,971	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	(26,999)	-	738,809	651,651	11,263	12,326	307,571	(422)	(15,520)	(331)	914	205,498	1,911,759	2,073,229
Adjustment for change in reserve for unexpired risks	23,760	42,254	-	(39,409)	(36,027)	(332)	3,313	569	(35)	44,868	576	(665)	9,526	(17,616)	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

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