

FORM NL-4-PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(₹ '000)

For The Quarter Ended June 30, 2014	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For The Quarter Ended June 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	401,167	53,615	-	318,163	185,379	6,772	28,653	435,126	2,162	56,073	-	1,219	194,688	1,228,235	1,683,017
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(136,310)	(25,186)	-	13,464	47,298	(1,343)	(11,656)	(202,312)	(446)	(16,903)	-	(148)	(28,855)	(200,901)	(362,397)
Gross Earned Premium	264,857	28,429	-	331,627	232,677	5,429	16,997	232,814	1,716	39,170	-	1,071	165,833	1,027,334	1,320,620
Add: Premium on reinsurance accepted	7,195	-	-	-	5,000	-	-	-	-	2,048	-	-	-	7,048	14,243
Less : Premium on reinsurance ceded	240,208	28,588	-	20,776	12,179	339	11,072	29,421	989	32,142	-	1,173	61,452	169,543	438,339
Net Premium	31,844	(159)	-	310,851	225,498	5,090	5,925	203,393	727	9,076	-	(102)	104,381	864,839	896,524
Adjustment for change in reserve for unexpired risks	103,019	12,070	-	(674)	(5,062)	67	5,487	3,350	23	7,952	-	141	17,841	29,125	144,214
Premium Earned (Net)	134,863	11,911	-	310,177	220,436	5,157	11,412	206,743	750	17,028	-	39	122,222	893,964	1,040,738

PREMIUM EARNED [NET]

(₹ '000)

Up To The Quarter Ended June 30, 2014	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up To The Quarter Ended June 30, 2014
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Others	Total	Grand Total
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Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(136,310)	(25,186)	-	13,464	47,298	(1,343)	(11,656)	(202,312)	(446)	(16,903)	-	(148)	(28,855)	(200,901)	(362,397)
Gross Earned Premium	264,857	28,429	-	331,627	232,677	5,429	16,997	232,814	1,716	39,170	-	1,071	165,833	1,027,334	1,320,620
Add: Premium on reinsurance accepted	7,195	-	-	-	5,000	-	-	-	-	2,048	-	-	-	7,048	14,243
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FORM NL-4-PREMIUM SCHEDULE

PREMIUM EARNED [NET]															(₹ '000)
For the corresponding quarter of the preceeding period ended June 30, 2013	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For the corresponding quarter of the preceeding period Ended June 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	357,144	82,250	-	298,253	249,662	6,065	22,815	303,241	1,910	40,575	1,836	896	181,291	1,106,544	1,545,938
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(130,198)	(52,134)	-	92,901	88,304	(159)	(9,912)	(145,279)	(469)	(12,431)	(1,105)	625	(30,343)	(17,868)	(200,200)
Gross Earned Premium	226,946	30,116	-	391,154	337,966	5,906	12,903	157,962	1,441	28,144	731	1,521	150,948	1,088,676	1,345,738
Add: Premium on reinsurance accepted	8,427	-	-	-	5,500	-	-	-	-	2,696	-	-	-	8,196	16,623
Less : Premium on reinsurance ceded	225,855	57,629	-	19,724	15,238	306	9,330	15,875	2,108	16,188	1,418	855	74,671	155,713	439,197
Net Premium	9,518	(27,513)	-	371,430	328,228	5,600	3,573	142,087	(667)	14,652	(687)	666	76,277	941,159	923,164
Adjustment for change in reserve for unexpired risks	85,761	36,844	-	(22,192)	(19,747)	(230)	3,961	2,753	(28)	(815)	804	(592)	24,328	(11,758)	110,847
Premium Earned (Net)	95,279	9,331	-	349,238	308,481	5,370	7,534	144,840	(695)	13,837	117	74	100,605	929,401	1,034,011

PREMIUM EARNED [NET]															(₹ '000)
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				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	357,144	82,250	-	298,253	249,662	6,065	22,815	303,241	1,910	40,575	1,836	896	181,291	1,106,544	1,545,938
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(130,198)	(52,135)	-	92,901	88,304	(159)	(9,911)	(145,279)	(469)	(12,431)	(1,105)	625	(30,343)	(17,867)	(200,200)
Gross Earned Premium	226,946	30,115	-	391,154	337,966	5,906	12,904	157,962	1,441	28,144	731	1,521	150,948	1,088,677	1,345,738
Add: Premium on reinsurance accepted	8,427	-	-	-	5,500	-	-	-	-	2,696	-	-	-	8,196	16,623
Less : Premium on reinsurance ceded	225,855	57,629	-	19,724	15,238	306	9,330	15,875	2,108	16,188	1,418	855	74,671	155,713	439,197
Net Premium	9,518	(27,514)	-	371,430	328,228	5,600	3,574	142,087	(667)	14,652	(687)	666	76,277	941,160	923,164
Adjustment for change in reserve for unexpired risks	85,761	36,845	-	(22,192)	(19,747)	(230)	3,960	2,753	(28)	(815)	804	(592)	24,328	(11,759)	110,847
Premium Earned (Net)	95,279	9,331	-	349,238	308,481	5,370	7,534	144,840	(695)	13,837	117	74	100,605	929,401	1,034,011

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