

## FORM NL-4-PREMIUM SCHEDULE

## PREMIUM EARNED [NET]

(Rs.'000)

For the Quarter Ended Sept 30, 2010	FIRE	MARINE	MISCELLANEOUS										For the Quarter Ended Sept 30, 2010
			Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Others	Total	Grand Total
Premium from direct business written	112,167	6,344	302,728	127,246	2,006	7,345	41,144	1,012	8,514	-	84,456	574,451	692,962
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Earned Premium	112,167	6,344	302,728	127,246	2,006	7,345	41,144	1,012	8,514	-	84,456	574,451	692,962
Add: Premium on reinsurance accepted	608	-	-	70,000	-	-	-	-	148	-	-	70,148	70,756
Less : Premium on reinsurance ceded	61,965	3,591	32,649	85,859	326	4,877	4,115	685	5,845	-	38,044	172,400	237,956
<b>Net Premium</b>	<b>50,810</b>	<b>2,753</b>	<b>270,079</b>	<b>111,387</b>	<b>1,680</b>	<b>2,468</b>	<b>37,029</b>	<b>327</b>	<b>2,817</b>	<b>-</b>	<b>46,412</b>	<b>472,199</b>	<b>525,762</b>
Adjustment for change in reserve for unexpired risks *	(6,515)	(1,167)	(54,175)	(16,663)	(576)	2,033	10,626	210	1,681	-	(2,463)	(59,327)	(67,009)
<b>Premium Earned (Net)</b>	<b>44,295</b>	<b>1,586</b>	<b>215,904</b>	<b>94,724</b>	<b>1,104</b>	<b>4,501</b>	<b>47,655</b>	<b>537</b>	<b>4,498</b>	<b>-</b>	<b>43,949</b>	<b>412,872</b>	<b>458,753</b>

\* Reserve for unexpired risks includes Net of Gross and Reinsurance

## PREMIUM EARNED [NET]

(Rs.'000)

Up to the Quarter Ended Sept 30, 2010	FIRE	MARINE	MISCELLANEOUS										Up to the Quarter Ended Sept 30, 2010
			Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Others	Total	Grand Total
Premium from direct business written	244,154	27,597	615,518	244,151	3,727	23,104	117,758	3,610	30,800	-	161,088	1,199,756	1,471,507
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Earned Premium	244,154	27,597	615,518	244,151	3,727	23,104	117,758	3,610	30,800	-	161,088	1,199,756	1,471,507
Add: Premium on reinsurance accepted	608	-	-	140,000	-	-	-	-	148	-	-	140,148	140,756
Less : Premium on reinsurance ceded	130,785	19,234	65,069	156,669	558	12,906	11,807	1,225	15,477	-	64,873	328,584	478,603
<b>Net Premium</b>	<b>113,977</b>	<b>8,363</b>	<b>550,449</b>	<b>227,482</b>	<b>3,169</b>	<b>10,198</b>	<b>105,951</b>	<b>2,385</b>	<b>15,471</b>	<b>-</b>	<b>96,215</b>	<b>1,011,320</b>	<b>1,133,660</b>
Adjustment for change in reserve for unexpired risks	(15,913)	(7,034)	(195,851)	(37,217)	(837)	(715)	(14,832)	(1,041)	(6,061)	-	(2,244)	(258,798)	(281,745)
<b>Premium Earned (Net)</b>	<b>98,064</b>	<b>1,329</b>	<b>354,598</b>	<b>190,265</b>	<b>2,332</b>	<b>9,483</b>	<b>91,119</b>	<b>1,344</b>	<b>9,410</b>	<b>-</b>	<b>93,971</b>	<b>752,522</b>	<b>851,915</b>

\* Reserve for unexpired risks includes Net of Gross and Reinsurance

## FORM NL-4-PREMIUM SCHEDULE

PREMIUM EARNED [NET]													(Rs.'000)	
For the corresponding quarter of the preceeding Year Ended Sept 30, 2009	FIRE	MARINE	MISCELLANEOUS										For the corresponding quarter of the preceeding Year Ended Sept 30, 2009	
			Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Others	Total	Grand Total	
<b>Premium from direct business written</b>	<b>91,135</b>	<b>8,803</b>	<b>110,251</b>	-	-	-	<b>3,564</b>	<b>21,339</b>	<b>1,513</b>	<b>13,652</b>	-	<b>71,331</b>	<b>221,650</b>	<b>321,588</b>
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Gross Earned Premium</b>	<b>91,135</b>	<b>8,803</b>	<b>110,251</b>	-	-	-	<b>3,564</b>	<b>21,339</b>	<b>1,513</b>	<b>13,652</b>	-	<b>71,331</b>	<b>221,650</b>	<b>321,588</b>
Add: Premium on reinsurance accepted	-	-	50,000	-	-	-	-	-	-	-	-	-	50,000	50,000
Less : Premium on reinsurance ceded	42,098	6,643	31,437	-	-	-	2,037	2,133	509	10,770	-	12,484	59,370	108,111
<b>Net Premium</b>	<b>49,037</b>	<b>2,160</b>	<b>128,814</b>	-	-	-	<b>1,527</b>	<b>19,206</b>	<b>1,004</b>	<b>2,882</b>	-	<b>58,847</b>	<b>212,280</b>	<b>263,477</b>
Adjustment for change in reserve for unexpired risks	(29,493)	(2,495)	(85,168)	-	-	-	13,234	2,669	(388)	333	-	(21,761)	(91,081)	(123,069)
<b>Premium Earned (Net)</b>	<b>19,544</b>	<b>(335)</b>	<b>43,646</b>	-	-	-	<b>14,761</b>	<b>21,875</b>	<b>616</b>	<b>3,215</b>	-	<b>37,086</b>	<b>121,199</b>	<b>140,408</b>

\* Motor OD Premium includes Motor TP

PREMIUM EARNED [NET]													(Rs.'000)	
Up to the Quarter of the preceeding Year Ended Sept 30, 2009	FIRE	MARINE	MISCELLANEOUS										Up to the Quarter of the preceeding Year Ended Sept 30, 2009	
			Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Others	Total	Grand Total	
<b>Premium from direct business written</b>	<b>178,066</b>	<b>19,302</b>	<b>165,524</b>	-	-	-	<b>69,199</b>	<b>75,338</b>	<b>3,841</b>	<b>28,403</b>	-	<b>131,068</b>	<b>473,373</b>	<b>670,741</b>
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Gross Earned Premium</b>	<b>178,066</b>	<b>19,302</b>	<b>165,524</b>	-	-	-	<b>69,199</b>	<b>75,338</b>	<b>3,841</b>	<b>28,403</b>	-	<b>131,068</b>	<b>473,373</b>	<b>670,741</b>
Add: Premium on reinsurance accepted	441	-	100,000	-	-	-	-	-	-	287	-	-	100,287	100,728
Less : Premium on reinsurance ceded	79,358	13,459	48,628	-	-	-	13,421	7,600	868	14,899	-	24,843	110,259	203,076
<b>Net Premium</b>	<b>99,149</b>	<b>5,843</b>	<b>216,896</b>	-	-	-	<b>55,778</b>	<b>67,738</b>	<b>2,973</b>	<b>13,791</b>	-	<b>106,225</b>	<b>463,401</b>	<b>568,393</b>
Adjustment for change in reserve for unexpired risks	(66,391)	(5,978)	(155,812)	-	-	-	(29,792)	(27,476)	(1,949)	(7,732)	-	(46,272)	(269,033)	(341,402)
<b>Premium Earned (Net)</b>	<b>32,758</b>	<b>(135)</b>	<b>61,084</b>	-	-	-	<b>25,986</b>	<b>40,262</b>	<b>1,024</b>	<b>6,059</b>	-	<b>59,953</b>	<b>194,368</b>	<b>226,991</b>

\* Motor OD Premium includes Motor TP

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