

FORM NL-4-PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(Rs.'000)

For The Quarter Ended March 31, 2011	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS										For The Quarter Ended March 31, 2011
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviatio n	Others	Total	Grand Total
Premium from direct business written	172,448	19,910	-	312,883	128,566	3,510	4,859	69,760	875	18,243	-	136,244	674,940	867,298
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(46,484)	(12,704)	-	(10,450)	(18,526)	(611)	3,572	(13,921)	718	(5,177)	-	(46,491)	(90,886)	(150,074)
Gross Earned Premium	125,964	7,206	-	302,433	110,040	2,899	8,431	55,839	1,593	13,066	-	89,753	584,054	717,224
Add: Premium on reinsurance accepted	1,163	-	-	-	17,609	-	-	-	-	276	-	-	17,885	19,048
Less : Premium on reinsurance ceded	75,613	16,221	-	31,982	93,792	385	2,276	6,976	246	11,129	-	15,559	162,345	254,179
Net Premium	51,514	(9,015)	-	270,451	33,857	2,514	6,155	48,863	1,347	2,213	-	74,194	439,594	482,093
Adjustment for change in reserve for unexpired risks *	14,395	11,845	-	1,514	29,416	61	(1,251)	1,383	(254)	5,524	-	4,204	40,597	66,837
Premium Earned (Net)	65,909	2,830	-	271,965	63,273	2,575	4,904	50,246	1,093	7,737	-	78,398	480,191	548,930

PREMIUM EARNED [NET]

(Rs.'000)

Up To The Quarter Ended March 31, 2011	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS										Up To The Quarter Ended March 31, 2011
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviatio n	Others	Total	Grand Total
Premium from direct business written	558,463	59,738	-	1,160,541	473,894	12,634	34,608	234,888	6,673	59,231	-	390,307	2,372,776	2,990,977
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(88,847)	(24,366)	-	(143,810)	(85,244)	(4,868)	8,444	(22,425)	(1,094)	(14,793)	-	(54,667)	(318,457)	(431,670)
Gross Earned Premium	469,616	35,372	-	1,016,731	388,650	7,766	43,052	212,463	5,579	44,438	-	335,640	2,054,319	2,559,307
Add: Premium on reinsurance accepted	2,864	-	-	-	227,609	-	-	-	-	574	-	-	228,183	231,047
Less : Premium on reinsurance ceded	281,973	45,281	-	121,433	323,464	1,546	18,154	23,520	3,208	31,858	-	115,036	638,219	965,473
Net Premium	190,507	(9,909)	-	895,298	292,795	6,220	24,898	188,943	2,371	13,154	-	220,604	1,644,283	1,824,881
Adjustment for change in reserve for unexpired risks	33,893	17,981	-	16,590	19,842	487	(5,196)	2,219	109	10,015	-	6,679	50,745	102,619
Premium Earned (Net)	224,400	8,072	-	911,888	312,637	6,707	19,702	191,162	2,480	23,169	-	227,283	1,695,028	1,927,500

FORM NL-4-PREMIUM SCHEDULE

PREMIUM EARNED [NET]														(Rs.'000)
For the corresponding quarter of the preceeding Year Ended March 31, 2010	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS										For the corresponding quarter of the preceeding Year Ended March 31, 2010
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Others	Total	
Premium from direct business written	139,463	7,609	-	389,244	27,888	3,907	4,199	53,862	(1,835)	8,947	-	107,986	594,198	741,270
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(51,652)	(4,890)	-	(252,195)	(21,575)	(1,260)	20,324	(13,317)	1,079	(966)	-	(38,673)	(306,583)	(363,125)
Gross Earned Premium	87,811	2,719	-	137,049	6,313	2,647	24,523	40,545	(756)	7,981	-	69,313	287,615	378,145
Add: Premium on reinsurance accepted	378	-	-	-	(9,617)	-	-	-	-	102	-	-	(9,515)	(9,137)
Less : Premium on reinsurance ceded	45,784	3,368	-	37,628	65,114	391	1,290	5,401	(981)	3,828	-	38,749	151,420	200,572
Net Premium	42,405	(649)	-	99,421	(68,418)	2,256	23,233	35,144	225	4,255	-	30,564	126,680	168,436
Adjustment for change in reserve for unexpired risks	15,869	1,729	-	22,923	76,331	126	(4,167)	1,340	(576)	832	-	18,295	115,104	132,702
Premium Earned (Net)	58,274	1,080	-	122,344	7,913	2,382	19,066	36,484	(351)	5,087	-	48,859	241,784	301,138

PREMIUM EARNED [NET]														(Rs.'000)
Up to the Quarter of the preceeding Year Ended March 31, 2010	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS										Up to the Quarter of the preceeding Year Ended March 31, 2010
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Others	Total	
Premium from direct business written	425,353	38,497	-	653,686	135,302	3,907	98,306	174,064	3,414	34,791	-	325,438	1,428,908	1,892,758
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(170,178)	(28,134)	-	(430,683)	(86,289)	(1,260)	(18,536)	(56,880)	(1,269)	(5,271)	-	(119,155)	(719,343)	(917,655)
Gross Earned Premium	255,175	10,363	-	223,003	49,013	2,647	79,770	117,184	2,145	29,520	-	206,283	709,565	975,103
Add: Premium on reinsurance accepted	2,083	-	-	-	140,383	-	-	-	-	629	-	-	141,012	143,095
Less : Premium on reinsurance ceded	179,845	28,377	-	73,981	135,276	391	23,893	17,507	833	14,081	-	79,927	345,889	554,111
Net Premium	77,413	(18,014)	-	149,022	54,120	2,256	55,877	99,677	1,312	16,068	-	126,356	504,688	564,087
Adjustment for change in reserve for unexpired risks	48,884	19,322	-	42,572	33,723	126	6,524	5,878	127	(767)	-	31,946	120,129	188,335
Premium Earned (Net)	126,297	1,308	-	191,594	87,843	2,382	62,401	105,555	1,439	15,301	-	158,302	624,817	752,422

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