

FORM NL-4-PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(₹ '000)

For The Quarter Ended SEPT 30, 2011	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS										For The Quarter Ended SEPT 30, 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	183,324	23,456	-	327,740	205,899	6,524	12,506	62,050	1,522	17,343
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(26,954)	(707)	-	(80,634)	(67,140)	(2,385)	(2,615)	8,878	676	(1,962)	-	(25,502)	(170,684)	(198,345)
Gross Earned Premium	156,370	22,749	-	247,106	138,759	4,139	9,891	70,928	2,198	15,381	-	103,832	592,234	771,353
Add: Premium on reinsurance accepted	1,848	-	-	-	58,500	-	-	-	-	513	-	-	59,013	60,861
Less : Premium on reinsurance ceded	99,793	17,473	-	36,100	168,606	855	5,148	6,205	865	11,077	-	46,608	275,464	392,730
Net Premium	58,425	5,276	-	211,006	28,653	3,284	4,743	64,723	1,333	4,817	-	57,224	375,783	439,484
Adjustment for change in reserve for unexpired risks *	608	(3)	-	8,832	69,254	280	1,814	(888)	(290)	220	-	4,743	83,965	84,570
Premium Earned (Net)	59,033	5,273	-	219,838	97,907	3,564	6,557	63,835	1,043	5,037	-	61,967	459,748	524,054

PREMIUM EARNED [NET]

(₹ '000)

Up To The Quarter Ended SEPT 30, 2011	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS										Up To The Quarter Ended SEPT 30, 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	371,265	49,458	-	559,990	333,637	10,193	32,896	183,964	6,068	45,078
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(77,022)	(11,663)	-	(55,003)	(61,434)	(2,727)	(14,299)	(46,963)	(1,782)	(12,439)	-	(30,201)	(224,848)	(313,533)
Gross Earned Premium	294,243	37,795	-	504,987	272,203	7,466	18,597	137,001	4,286	32,639	-	199,825	1,177,004	1,509,042
Add: Premium on reinsurance accepted	1,843	-	-	-	116,293	-	-	-	-	474	-	-	116,767	118,610
Less : Premium on reinsurance ceded	206,381	40,475	-	61,001	268,611	1,169	9,156	18,396	2,562	26,306	-	79,342	466,543	713,399
Net Premium	89,705	(2,680)	-	443,986	119,885	6,297	9,441	118,605	1,724	6,807	-	120,483	827,228	914,253
Adjustment for change in reserve for unexpired risks	34,741	10,995	-	3,827	85,383	253	2,944	4,695	621	4,910	-	3,822	106,455	152,191
Premium Earned (Net)	124,446	8,315	-	447,813	205,268	6,550	12,385	123,300	2,345	11,717	-	124,305	933,683	1,066,444

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PREMIUM EARNED (NET)													(₹ '000)		
For the corresponding quarter of the preceding period Ended SEPT 30, 2010	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS										For the corresponding quarter of the preceding Year period 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	1,413	6,532	-	(101,144)	21,048	(640)	5,088	11,824	233	2,504	-	(2,634)	(63,721)	(55,776)	
Gross Earned Premium	113,580	12,876	-	201,584	148,294	1,366	12,433	52,968	1,245	11,018	-	81,822	510,730	637,186	
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	
Net Premium	52,223	9,285	-	168,935	132,435	1,040	7,556	48,853	560	5,321	-	43,778	408,478	469,986	
Adjustment for change in reserve for unexpired risks	(7,928)	(7,699)	-	46,969	(37,711)	64	(3,055)	(1,198)	(23)	(824)	-	169	4,391	(11,236)	
Premium Earned (Net)	44,295	1,586	-	215,904	94,724	1,104	4,501	47,655	537	4,497	-	43,947	412,869	458,750	

PREMIUM EARNED (NET)													(₹ '000)		
Up to the Quarter of the preceding period Ended SEPT 30, 2010	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS										Up to the Quarter of the preceding period 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	(24,755)	(13,624)	-	(263,551)	-	(930)	689	(16,479)	(1,157)	(10,288)	-	(1,142)	(292,858)	(331,237)	
Gross Earned Premium	219,399	13,973	-	351,967	244,151	2,797	23,793	101,279	2,453	20,512	-	159,946	906,898	1,140,270	
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	
Net Premium	89,222	(5,261)	-	286,898	227,482	2,239	10,887	89,472	1,228	5,183	-	95,073	718,462	802,423	
Adjustment for change in reserve for unexpired risks	8,842	6,590	-	67,700	(37,217)	93	(1,404)	1,647	116	4,227	-	(1,102)	34,060	49,492	
Premium Earned (Net)	98,064	1,329	-	354,598	190,265	2,332	9,483	91,119	1,344	9,410	-	93,971	752,522	851,915	

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