

FORM NL-4-PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(₹ '000)

For The Quarter Ended MARCH 31, 2012	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For The Quarter Ended MARCH 31, 2012
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviatio n	Trade Credit	Others	Total	Grand Total
Premium from direct business written	224,275	18,602	-	367,834	238,061	4,715	6,973	86,165	1,719	33,480	-	2,029	156,069	897,045	1,139,922
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(52,817)	15,330	-	(38,832)	(44,878)	(190)	1,885	(19,040)	(109)	(17,236)	-	(834)	(38,549)	(157,783)	(195,270)
Gross Earned Premium	171,458	33,932	-	329,002	193,183	4,525	8,858	67,125	1,610	16,244	-	1,195	117,520	739,262	944,652
Add: Premium on reinsurance accepted	608	-	-	-	253,742	-	-	-	-	135	-	-	-	253,877	254,485
Less : Premium on reinsurance ceded	86,844	12,672	-	36,548	193,603	463	1,350	8,616	121	21,648	-	1,749	23,969	288,067	387,583
Net Premium	85,222	21,260	-	292,454	253,322	4,062	7,508	58,509	1,489	(5,269)	-	(554)	93,551	705,072	811,554
Adjustment for change in reserve for unexpired risks	10,533	(13,007)	-	3,942	(51,125)	(54)	(1,051)	(363)	(399)	14,756	-	658	346	(33,290)	(35,764)
Premium Earned (Net)	95,755	8,253	-	296,396	202,197	4,008	6,457	58,146	1,090	9,487	-	104	93,897	671,782	775,790

PREMIUM EARNED [NET]

(₹ '000)

Up To The Quarter Ended MARCH 31, 2012	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up To The Quarter Ended MARCH 31, 2012
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviatio n	Trade Credit	Others	Total	Grand Total
Premium from direct business written	772,793	88,962	-	1,332,260	821,774	21,378	46,273	357,350	8,749	95,943	-	2,029	498,331	3,184,087	4,045,842
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(137,599)	8,672	-	(168,717)	(226,408)	(4,478)	(8,069)	(71,081)	(496)	(29,313)	-	(834)	(67,365)	(576,761)	(705,688)
Gross Earned Premium	635,194	97,634	-	1,163,543	595,366	16,900	38,204	286,269	8,253	66,630	-	1,195	430,966	2,607,326	3,340,154
Add: Premium on reinsurance accepted	3,303	-	-	-	479,035	-	-	-	-	773	-	-	-	479,808	483,111
Less : Premium on reinsurance ceded	390,757	69,797	-	140,293	651,173	2,358	13,194	35,735	3,800	56,782	-	1,749	146,127	1,051,211	1,511,765
Net Premium	247,740	27,837	-	1,023,250	423,228	14,542	25,010	250,534	4,453	10,621	-	(554)	284,839	2,035,923	2,311,500
Adjustment for change in reserve for unexpired risks	43,682	(8,097)	-	16,942	72,506	361	1,271	4,839	33	18,599	-	658	3,115	118,324	153,909
Premium Earned (Net)	291,422	19,740	-	1,040,192	495,734	14,903	26,281	255,373	4,486	29,220	-	104	287,954	2,154,247	2,465,409

FORM NL-4-PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(₹ '000)

For the corresponding quarter of the preceeding Year Ended MARCH 31, 2011	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For the corresponding quarter of the preceeding Year year MARCH 31, 2011
				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	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]

(₹ '000)

Up to the Quarter of the preceeding year Ended MARCH 31, 2011	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up to the Quarter of the preceeding year Ended MARCH 31, 2011
				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	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	(88,848)	(24,367)	-	(143,810)	(85,243)	(4,868)	8,444	(22,425)	(1,094)	(14,793)	-	-	(54,667)	(318,456)	(431,671)
Gross Earned Premium	469,615	35,371	-	1,016,731	388,651	7,766	43,052	212,463	5,579	44,438	-	-	335,640	2,054,320	2,559,306
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	190,506	(9,910)	-	895,298	292,796	6,220	24,898	188,943	2,371	13,154	-	-	220,604	1,644,284	1,824,880
Adjustment for change in reserve for unexpired risks	33,894	17,982	-	16,590	19,841	487	(5,196)	2,219	109	10,015	-	-	6,679	50,744	102,620
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

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