

FORM NL-4-PREMIUM SCHEDULE

PREMIUM EARNED (NET)

(₹ '000)

| For The Quarter Ended<br>DEC 31, 2011                | FIRE          | MARINE<br>CARGO | MARINE HULL | MISCELLANEOUS  |               |                           |                      |                     |              |              |              |               |                | For The Quarter Ended<br>DEC 31, 2011 |
|--|---------------|-----------------|-------------|----------------|---------------|---------------------------|----------------------|---------------------|--------------|--------------|--------------|---------------|----------------|---------------------------------------|
|  |               |                 |             | Motor OD       | Motor TP      | Workmen's<br>Compensation | Personal<br>Accident | Health<br>Insurance | Liability    | Engineering  | Aviatio<br>n | Others        | Total          | Grand Total                           |
| Premium from direct business written                 | 177,253       | 20,902          | -           | 404,436        | 250,076       | 6,470                     | 6,403                | 87,221              | 962          | 17,385       | -            | 112,236       | 885,189        | 1,083,344                             |
| Service Tax  | -             | -               | -           | -              | -             | -                         | -                    | -                   | -            | -            | -            | -             | -              | -                                     |
| Adjustment for change in reserve for unexpired risks | (7,760)       | 5,005           | -           | (74,882)       | (120,098)     | (1,561)                   | 4,345                | (5,079)             | 1,394        | 362          | -            | 1,383         | (194,136)      | (196,891)                             |
| Gross Earned Premium                                 | 169,493       | 25,907          | -           | 329,554        | 129,978       | 4,909                     | 10,748               | 82,142              | 2,356        | 17,747       | -            | 113,619       | 691,053        | 886,453                               |
| Add: Premium on reinsurance accepted                 | 851           | -               | -           | -              | 109,000       | -                         | -                    | -                   | -            | 163          | -            | -             | 109,163        | 110,014                               |
| Less : Premium on reinsurance ceded                  | 97,532        | 16,650          | -           | 42,743         | 188,960       | 726                       | 2,687                | 8,722               | 1,117        | 8,828        | -            | 42,816        | 296,599        | 410,781                               |
| <b>Net Premium</b>                                   | <b>72,812</b> | <b>9,257</b>    | <b>-</b>    | <b>286,811</b> | <b>50,018</b> | <b>4,183</b>              | <b>8,061</b>         | <b>73,420</b>       | <b>1,239</b> | <b>9,082</b> | <b>-</b>     | <b>70,803</b> | <b>503,617</b> | <b>585,686</b>                        |
| Adjustment for change in reserve for unexpired risks | (1,593)       | (6,085)         | -           | 9,173          | 38,247        | 162                       | (621)                | 508                 | (188)        | (1,068)      | -            | (1,050)       | 45,163         | 37,485                                |
| <b>Premium Earned (Net)</b>                          | <b>71,219</b> | <b>3,172</b>    | <b>-</b>    | <b>295,984</b> | <b>88,265</b> | <b>4,345</b>              | <b>7,440</b>         | <b>73,928</b>       | <b>1,051</b> | <b>8,014</b> | <b>-</b>     | <b>69,753</b> | <b>548,780</b> | <b>623,171</b>                        |

PREMIUM EARNED (NET)

(₹ '000)

| Up To The Quarter Ended<br>DEC 31, 2011              | FIRE           | MARINE<br>CARGO | MARINE HULL | MISCELLANEOUS  |                |                           |                      |                     |              |               |              |                |                  | Up To The Quarter<br>Ended<br>DEC 31, 2011 |
|--|----------------|-----------------|-------------|----------------|----------------|---------------------------|----------------------|---------------------|--------------|---------------|--------------|----------------|------------------|--|
|  |                |                 |             | Motor OD       | Motor TP       | Workmen's<br>Compensation | Personal<br>Accident | Health<br>Insurance | Liability    | Engineering   | Aviatio<br>n | Others         | Total            | Grand Total                                |
| Premium from direct business written                 | 548,518        | 70,360          | -           | 964,426        | 583,713        | 16,663                    | 39,300               | 271,185             | 7,030        | 62,463        | -            | 342,262        | 2,287,042        | 2,905,920                                  |
| Service Tax  | -              | -               | -           | -              | -              | -                         | -                    | -                   | -            | -             | -            | -              | -                | -  |
| Adjustment for change in reserve for unexpired risks | (84,782)       | (6,658)         | -           | (129,885)      | (181,531)      | (4,288)                   | (9,954)              | (52,041)            | (387)        | (12,077)      | -            | (28,815)       | (418,978)        | (510,418)                                  |
| Gross Earned Premium                                 | 463,736        | 63,702          | -           | 834,541        | 402,182        | 12,375                    | 29,346               | 219,144             | 6,643        | 50,386        | -            | 313,447        | 1,868,064        | 2,395,502                                  |
| Add: Premium on reinsurance accepted                 | 2,695          | -               | -           | -              | 225,293        | -                         | -                    | -                   | -            | 637           | -            | -              | 225,930          | 228,625                                    |
| Less : Premium on reinsurance ceded                  | 303,913        | 57,125          | -           | 103,745        | 457,570        | 1,895                     | 11,844               | 27,119              | 3,679        | 35,134        | -            | 122,158        | 763,144          | 1,124,182                                  |
| <b>Net Premium</b>                                   | <b>162,518</b> | <b>6,577</b>    | <b>-</b>    | <b>730,796</b> | <b>169,905</b> | <b>10,480</b>             | <b>17,502</b>        | <b>192,025</b>      | <b>2,964</b> | <b>15,889</b> | <b>-</b>     | <b>191,289</b> | <b>1,330,850</b> | <b>1,499,945</b>                           |
| Adjustment for change in reserve for unexpired risks | 33,148         | 4,910           | -           | 13,000         | 123,630        | 415                       | 2,323                | 5,202               | 432          | 3,842         | -            | 2,770          | 151,614          | 189,672                                    |
| <b>Premium Earned (Net)</b>                          | <b>195,666</b> | <b>11,487</b>   | <b>-</b>    | <b>743,796</b> | <b>293,535</b> | <b>10,895</b>             | <b>19,825</b>        | <b>197,227</b>      | <b>3,396</b> | <b>19,731</b> | <b>-</b>     | <b>194,059</b> | <b>1,482,464</b> | <b>1,689,617</b>                           |

FORM NL-4-PREMIUM SCHEDULE

| PREMIUM EARNED (NET)  |                |               |             |                |               |                        |                   |                  |              |               |          |               | (₹ '000)       |  |
|---|----------------|---------------|-------------|----------------|---------------|------------------------|-------------------|------------------|--------------|---------------|----------|---------------|----------------|--|
| For the corresponding quarter of the preceeding period Ended DEC 31, 2010 | FIRE           | MARINE CARGO  | MARINE HULL | MISCELLANEOUS  |               |                        |                   |                  |              |               |          |               |                | For the corresponding quarter of the preceeding Year period DEC 31, 2010 |
|   |                |               |             | Motor OD       | Motor TP      | Workmen's Compensation | Personal Accident | Health Insurance | Liability    | Engineering   | Aviation | Others        | Total          | Grand Total  |
| Premium from direct business written                                      | 141,861        | 12,231        | -           | 232,140        | 101,178       | 5,397                  | 6,645             | 47,370           | 2,188        | 10,188        | -        | 92,975        | 498,081        | 652,173  |
| Service Tax   | -              | -             | -           | -              | -             | -                      | -                 | -                | -            | -             | -        | -             | -              | -  |
| Adjustment for change in reserve for unexpired risks                      | (17,609)       | 1,962         | -           | 130,191        | (66,717)      | (3,326)                | 4,183             | 7,975            | (655)        | 673           | -        | (7,034)       | 65,290         | 49,643   |
| <b>Gross Earned Premium</b>   | <b>124,252</b> | <b>14,193</b> | -           | <b>362,331</b> | <b>34,461</b> | <b>2,071</b>           | <b>10,828</b>     | <b>55,345</b>    | <b>1,533</b> | <b>10,861</b> | -        | <b>85,941</b> | <b>563,371</b> | <b>701,816</b>   |
| Add: Premium on reinsurance accepted                                      | 1,092          | -             | -           | -              | 70,000        | -                      | -                 | -                | -            | 149           | -        | -             | 70,149         | 71,241   |
| Less : Premium on reinsurance ceded                                       | 75,575         | 9,826         | -           | 24,382         | 73,003        | 603                    | 2,973             | 4,737            | 1,737        | 5,252         | -        | 34,604        | 147,291        | 232,692  |
| <b>Net Premium</b>  | <b>49,769</b>  | <b>4,367</b>  | -           | <b>337,949</b> | <b>31,458</b> | <b>1,468</b>           | <b>7,855</b>      | <b>50,608</b>    | <b>(204)</b> | <b>5,758</b>  | -        | <b>51,337</b> | <b>486,229</b> | <b>540,365</b>   |
| Adjustment for change in reserve for unexpired risks                      | 10,657         | (454)         | -           | (52,625)       | 27,642        | 333                    | (2,541)           | (812)            | 248          | 264           | -        | 3,574         | (23,917)       | (13,714)   |
| <b>Premium Earned (Net)</b>   | <b>60,426</b>  | <b>3,913</b>  | -           | <b>285,324</b> | <b>59,100</b> | <b>1,801</b>           | <b>5,314</b>      | <b>49,796</b>    | <b>44</b>    | <b>6,022</b>  | -        | <b>54,911</b> | <b>462,312</b> | <b>526,651</b>   |

| PREMIUM EARNED (NET)  |                |               |             |                |                |                        |                   |                  |              |               |          |                | (₹ '000)         |   |
|---|----------------|---------------|-------------|----------------|----------------|------------------------|-------------------|------------------|--------------|---------------|----------|----------------|------------------|---|
| Up to the Quarter of the preceeding period Ended DEC 31, 2010 | FIRE           | MARINE CARGO  | MARINE HULL | MISCELLANEOUS  |                |                        |                   |                  |              |               |          |                |                  | Up to the Quarter of the preceeding period Ended DEC 31, 2010 |
|   |                |               |             | Motor OD       | Motor TP       | Workmen's Compensation | Personal Accident | Health Insurance | Liability    | Engineering   | Aviation | Others         | Total            | Grand Total   |
| Premium from direct business written                          | 386,015        | 39,828        | -           | 847,658        | 345,328        | 9,125                  | 29,749            | 165,128          | 5,798        | 40,988        | -        | 254,063        | 1,697,837        | 2,123,680   |
| Service Tax   | -              | -             | -           | -              | -              | -                      | -                 | -                | -            | -             | -        | -              | -                | -   |
| Adjustment for change in reserve for unexpired risks          | (42,364)       | (11,662)      | -           | (133,360)      | (66,717)       | (4,257)                | 4,872             | (8,504)          | (1,812)      | (9,616)       | -        | (8,176)        | (227,570)        | (281,596)   |
| <b>Gross Earned Premium</b>                                   | <b>343,651</b> | <b>28,166</b> | -           | <b>714,298</b> | <b>278,611</b> | <b>4,868</b>           | <b>34,621</b>     | <b>156,624</b>   | <b>3,986</b> | <b>31,372</b> | -        | <b>245,887</b> | <b>1,470,267</b> | <b>1,842,084</b>  |
| Add: Premium on reinsurance accepted                          | 1,701          | -             | -           | -              | 210,000        | -                      | -                 | -                | -            | 298           | -        | -              | 210,298          | 211,999   |
| Less : Premium on reinsurance ceded                           | 206,360        | 29,061        | -           | 89,451         | 229,672        | 1,161                  | 15,879            | 16,544           | 2,962        | 20,729        | -        | 99,477         | 475,875          | 711,296   |
| <b>Net Premium</b>  | <b>138,992</b> | <b>(895)</b>  | -           | <b>624,847</b> | <b>258,939</b> | <b>3,707</b>           | <b>18,742</b>     | <b>140,080</b>   | <b>1,024</b> | <b>10,941</b> | -        | <b>146,410</b> | <b>1,204,690</b> | <b>1,342,787</b>  |
| Adjustment for change in reserve for unexpired risks          | 19,499         | 6,136         | -           | 15,076         | (9,574)        | 426                    | (3,945)           | 835              | 364          | 4,492         | -        | 2,474          | 10,148           | 35,783  |
| <b>Premium Earned (Net)</b>                                   | <b>158,491</b> | <b>5,241</b>  | -           | <b>639,923</b> | <b>249,365</b> | <b>4,133</b>           | <b>14,797</b>     | <b>140,915</b>   | <b>1,388</b> | <b>15,433</b> | -        | <b>148,884</b> | <b>1,214,838</b> | <b>1,378,570</b>  |

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