

FORM NL-4-PREMIUM SCHEDULE

PREMIUM EARNED [NET]

PREMIUM EARNED [NET]

(₹ '000)

| For The Quarter Ended<br>March 31,2013               | FIRE          | MARINE<br>CARGO | MARINE<br>HULL | MISCELLANEOUS  |                |                           |                      |                     |            |               |              |                 |               |                  | For The Quarter Ended<br>March 31,2013 |
|--|---------------|-----------------|----------------|----------------|----------------|---------------------------|----------------------|---------------------|------------|---------------|--------------|-----------------|---------------|------------------|--|
|  |               |                 |                | Motor OD       | Motor TP       | Workmen's<br>Compensation | Personal<br>Accident | Health<br>Insurance | Liability  | Engineering   | Aviation     | Trade<br>Credit | Others        | Total            | Grand Total                            |
| Premium from direct business written                 | 249,170       | 40,017          | -              | 492,905        | 456,601        | 5,671                     | 9,657                | 200,949             | 1,704      | 33,798        | 904          | 585             | 176,238       | 1,379,012        | 1,668,199                              |
| Service Tax  | -             | -               | -              | -              | -              | -                         | -                    | -                   | -          | -             | -            | -               | -             | -                | -                                      |
| Adjustment for change in reserve for unexpired risks | (28,905)      | (7,162)         | -              | (116,007)      | (144,101)      | 933                       | 2,512                | (76,965)            | 1,702      | 1,577         | (848)        | 406             | (26,122)      | (356,913)        | (392,980)                              |
| Gross Earned Premium                                 | 220,265       | 32,855          | -              | 376,898        | 312,500        | 6,604                     | 12,169               | 123,984             | 3,406      | 35,375        | 56           | 991             | 150,116       | 1,022,099        | 1,275,219                              |
| Add: Premium on reinsurance accepted                 | 9,164         | -               | -              | -              | (21,785)       | -                         | -                    | -                   | -          | 3,721         | -            | -               | -             | (18,064)         | (8,900)                                |
| Less : Premium on reinsurance ceded                  | 174,539       | 32,225          | -              | 48,116         | 52,725         | 718                       | 4,001                | 19,255              | 2,740      | 23,178        | 850          | 559             | 56,276        | 208,418          | 415,182                                |
| <b>Net Premium</b>                                   | <b>54,890</b> | <b>630</b>      | <b>-</b>       | <b>328,782</b> | <b>237,990</b> | <b>5,886</b>              | <b>8,168</b>         | <b>104,729</b>      | <b>666</b> | <b>15,918</b> | <b>(794)</b> | <b>432</b>      | <b>93,840</b> | <b>795,617</b>   | <b>851,137</b>                         |
| Adjustment for change in reserve for unexpired risks | 16,365        | 6,093           | -              | 11,602         | 213,761        | 11                        | (536)                | 6,988               | (600)      | (2,627)       | 797          | (325)           | (5,866)       | 223,205          | 245,663                                |
| <b>Premium Earned (Net)</b>                          | <b>71,255</b> | <b>6,723</b>    | <b>-</b>       | <b>340,384</b> | <b>451,751</b> | <b>5,897</b>              | <b>7,632</b>         | <b>111,717</b>      | <b>66</b>  | <b>13,291</b> | <b>3</b>     | <b>107</b>      | <b>87,974</b> | <b>1,018,822</b> | <b>1,096,800</b>                       |

PREMIUM EARNED [NET]

(₹ '000)

| Up To The Quarter Ended<br>March 31,2013             | FIRE           | MARINE<br>CARGO | MARINE<br>HULL | MISCELLANEOUS    |                  |                           |                      |                     |               |                |              |                 |                |                  | Up To The Quarter<br>Ended<br>March 31,2013 |
|--|----------------|-----------------|----------------|------------------|------------------|---------------------------|----------------------|---------------------|---------------|----------------|--------------|-----------------|----------------|------------------|---|
|  |                |                 |                | Motor OD         | Motor TP         | Workmen's<br>Compensation | Personal<br>Accident | Health<br>Insurance | Liability     | Engineering    | Aviation     | Trade<br>Credit | Others         | Total            | Grand Total                                 |
| Premium from direct business written                 | 903,212        | 149,517         | -              | 1,561,918        | 1,345,234        | 23,555                    | 50,211               | 556,328             | 16,263        | 122,540        | 904          | 3,657           | 610,137        | 4,290,747        | 5,343,476                                   |
| Service Tax  | -              | -               | -              | -                | -                | -                         | -                    | -                   | -             | -              | -            | -               | -              | -                | -   |
| Adjustment for change in reserve for unexpired risks | (112,526)      | (50,499)        | -              | (114,516)        | (282,250)        | 444                       | (5,111)              | (118,933)           | (3,523)       | (5,591)        | (848)        | (163)           | (46,123)       | (576,614)        | (739,639)                                   |
| <b>Gross Earned Premium</b>                          | <b>790,686</b> | <b>99,018</b>   | <b>-</b>       | <b>1,447,402</b> | <b>1,062,984</b> | <b>23,999</b>             | <b>45,100</b>        | <b>437,395</b>      | <b>12,740</b> | <b>116,949</b> | <b>56</b>    | <b>3,494</b>    | <b>564,014</b> | <b>3,714,133</b> | <b>4,603,837</b>                            |
| Add: Premium on reinsurance accepted                 | 86,027         | -               | -              | -                | 1,584            | -                         | -                    | -                   | -             | 8,308          | -            | -               | -              | 9,892            | 95,919                                      |
| Less : Premium on reinsurance ceded                  | 520,053        | 108,020         | -              | 162,955          | 141,741          | 2,745                     | 15,858               | 54,543              | 7,599         | 66,998         | 850          | 3,656           | 208,406        | 665,351          | 1,293,424                                   |
| <b>Net Premium</b>                                   | <b>356,660</b> | <b>(9,002)</b>  | <b>-</b>       | <b>1,284,447</b> | <b>922,827</b>   | <b>21,254</b>             | <b>29,242</b>        | <b>382,852</b>      | <b>5,141</b>  | <b>58,259</b>  | <b>(794)</b> | <b>(162)</b>    | <b>355,608</b> | <b>3,058,674</b> | <b>3,406,332</b>                            |
| Adjustment for change in reserve for unexpired risks | 8,453          | 31,956          | -              | 11,397           | (55,767)         | (37)                      | 191                  | 10,944              | 1,051         | (4,959)        | 797          | 292             | 2,449          | (33,642)         | 6,767                                       |
| <b>Premium Earned (Net)</b>                          | <b>365,113</b> | <b>22,954</b>   | <b>-</b>       | <b>1,295,844</b> | <b>867,060</b>   | <b>21,217</b>             | <b>29,433</b>        | <b>393,796</b>      | <b>6,192</b>  | <b>53,300</b>  | <b>3</b>     | <b>130</b>      | <b>358,057</b> | <b>3,025,032</b> | <b>3,413,099</b>                            |

FORM NL-4-PREMIUM SCHEDULE

| PREMIUM EARNED [NET]   |                |               |             |                |                |                        |                   |                  |              |                |          |              |                |                | (₹ '000)   |
|--|----------------|---------------|-------------|----------------|----------------|------------------------|-------------------|------------------|--------------|----------------|----------|--------------|----------------|----------------|--|
| For the corresponding quarter of the preceeding Year Ended March 31,2012 | FIRE           | MARINE CARGO  | MARINE HULL | MISCELLANEOUS  |                |                        |                   |                  |              |                |          |              |                |                | For the corresponding quarter of the preceeding Year Ended March 31,2012 |
|  |                |               |             | 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                                     | 224,275        | 18,602        | -           | 367,834        | 238,061        | 4,715                  | 6,973             | 86,165           | 1,719        | 33,480         | -        | 622          | 157,475        | 897,044        | 1,139,921  |
| Service Tax  | -              | -             | -           | -              | -              | -                      | -                 | -                | -            | -              | -        | -            | -              | -              | -  |
| Adjustment for change in reserve for unexpired risks                     | (52,817)       | 15,330        | -           | (38,832)       | (44,877)       | (190)                  | 1,885             | (19,040)         | (109)        | (17,236)       | -        | 49           | (39,432)       | (157,782)      | (195,269)  |
| <b>Gross Earned Premium</b>  | <b>171,458</b> | <b>33,932</b> | -           | <b>329,002</b> | <b>193,184</b> | <b>4,525</b>           | <b>8,858</b>      | <b>67,125</b>    | <b>1,610</b> | <b>16,244</b>  | -        | <b>671</b>   | <b>118,043</b> | <b>739,262</b> | <b>944,652</b>   |
| 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         | -        | 413          | 25,306         | 288,068        | 387,584  |
| <b>Net Premium</b>   | <b>85,222</b>  | <b>21,260</b> | -           | <b>292,454</b> | <b>253,323</b> | <b>4,062</b>           | <b>7,508</b>      | <b>58,509</b>    | <b>1,489</b> | <b>(5,269)</b> | -        | <b>258</b>   | <b>92,737</b>  | <b>705,071</b> | <b>811,553</b>   |
| Adjustment for change in reserve for unexpired risks                     | 10,533         | (13,007)      | -           | 3,942          | (51,126)       | (54)                   | (1,051)           | (363)            | (399)        | 14,756         | -        | (178)        | 1,184          | (33,289)       | (35,763)   |
| <b>Premium Earned (Net)</b>  | <b>95,755</b>  | <b>8,253</b>  | -           | <b>296,396</b> | <b>202,197</b> | <b>4,008</b>           | <b>6,457</b>      | <b>58,146</b>    | <b>1,090</b> | <b>9,487</b>   | -        | <b>80</b>    | <b>93,921</b>  | <b>671,782</b> | <b>775,790</b>   |

| PREMIUM EARNED [NET]   |                |               |             |                  |                |                        |                   |                  |              |               |          |              |                |                  | (₹ '000)   |
|--|----------------|---------------|-------------|------------------|----------------|------------------------|-------------------|------------------|--------------|---------------|----------|--------------|----------------|------------------|--|
| Up to the Quarter of the preceeding Year Ended March 31,2012 | FIRE           | MARINE CARGO  | MARINE HULL | MISCELLANEOUS    |                |                        |                   |                  |              |               |          |              |                |                  | Up to the Quarter of the preceeding Year Ended March 31,2012 |
|  |                |               |             | 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                         | 772,793        | 88,962        | -           | 1,332,260        | 821,775        | 21,378                 | 46,273            | 357,350          | 8,749        | 95,943        | -        | 2,029        | 498,331        | 3,184,088        | 4,045,843  |
| 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)  |
| <b>Gross Earned Premium</b>                                  | <b>635,194</b> | <b>97,634</b> | -           | <b>1,163,543</b> | <b>595,367</b> | <b>16,900</b>          | <b>38,204</b>     | <b>286,269</b>   | <b>8,253</b> | <b>66,630</b> | -        | <b>1,195</b> | <b>430,966</b> | <b>2,607,327</b> | <b>3,340,155</b>   |
| 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  |
| <b>Net Premium</b>   | <b>247,740</b> | <b>27,837</b> | -           | <b>1,023,250</b> | <b>423,229</b> | <b>14,542</b>          | <b>25,010</b>     | <b>250,534</b>   | <b>4,453</b> | <b>10,621</b> | -        | <b>(554)</b> | <b>284,839</b> | <b>2,035,924</b> | <b>2,311,501</b>   |
| Adjustment for change in reserve for unexpired risks         | 43,682         | (8,097)       | -           | 16,942           | 72,505         | 361                    | 1,271             | 4,839            | 33           | 18,599        | -        | 658          | 3,115          | 118,323          | 153,908  |
| <b>Premium Earned (Net)</b>                                  | <b>291,422</b> | <b>19,740</b> | -           | <b>1,040,192</b> | <b>495,734</b> | <b>14,903</b>          | <b>26,281</b>     | <b>255,373</b>   | <b>4,486</b> | <b>29,220</b> | -        | <b>104</b>   | <b>287,954</b> | <b>2,154,247</b> | <b>2,465,409</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.