

FORM NL-4-PREMIUM SCHEDULE

PREMIUM EARNED [NET]															(₹ '000)
For The Quarter Ended SEPT 30, 2012	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For The Quarter Ended SEPT 30, 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	204,288	34,020	-	362,962	303,979	6,218	12,961	77,830	2,850	24,555	-	1,560	136,455	929,370	1,167,678
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(700)	(20,341)	-	4,420	(50,893)	20	(1,980)	27,955	328	3,274	-	(830)	3,048	(14,658)	(35,699)
Gross Earned Premium	203,588	13,679	-	367,382	253,086	6,238	10,981	105,785	3,178	27,829	-	730	139,503	914,712	1,131,979
Add: Premium on reinsurance accepted	13,297	-	-	-	14,723	-	-	-	-	2,549	-	-	-	17,272	30,569
Less : Premium on reinsurance ceded	70,828	25,517	-	39,063	30,259	701	3,964	7,783	957	12,677	-	1,482	38,326	135,212	231,557
<b>Net Premium</b>	<b>146,057</b>	<b>(11,838)</b>	<b>-</b>	<b>328,319</b>	<b>237,550</b>	<b>5,537</b>	<b>7,017</b>	<b>98,002</b>	<b>2,221</b>	<b>17,701</b>	<b>-</b>	<b>(752)</b>	<b>101,177</b>	<b>796,772</b>	<b>930,991</b>
Adjustment for change in reserve for unexpired risks	(50,316)	15,546	-	(442)	(105,692)	(1)	(12)	(2,795)	(45)	(4,090)	-	789	(9,842)	(122,130)	(156,900)
<b>Premium Earned (Net)</b>	<b>95,741</b>	<b>3,708</b>	<b>-</b>	<b>327,877</b>	<b>131,858</b>	<b>5,536</b>	<b>7,005</b>	<b>95,207</b>	<b>2,176</b>	<b>13,611</b>	<b>-</b>	<b>37</b>	<b>91,335</b>	<b>674,642</b>	<b>774,091</b>

PREMIUM EARNED [NET]															(₹ '000)
Up To The Quarter Ended SEPT 30, 2012	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up To The Quarter Ended SEPT 30, 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	495,920	77,777	-	671,196	550,474	13,161	32,703	253,129	9,896	62,635	-	2,134	302,019	1,897,346	2,471,043
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(98,840)	(39,405)	-	32,063	(74,448)	(602)	(11,278)	(53,612)	(4,052)	(11,265)	-	(665)	(31,715)	(155,574)	(293,819)
<b>Gross Earned Premium</b>	<b>397,080</b>	<b>38,372</b>	<b>-</b>	<b>703,259</b>	<b>476,026</b>	<b>12,559</b>	<b>21,425</b>	<b>199,517</b>	<b>5,844</b>	<b>51,370</b>	<b>-</b>	<b>1,469</b>	<b>270,304</b>	<b>1,741,772</b>	<b>2,177,224</b>
Add: Premium on reinsurance accepted	14,390	-	-	-	18,863	-	-	-	-	2,755	-	-	-	21,618	36,008
Less : Premium on reinsurance ceded	244,638	52,866	-	72,381	54,841	1,472	9,300	25,313	2,610	30,630	-	2,206	106,981	305,734	603,238
<b>Net Premium</b>	<b>166,832</b>	<b>(14,494)</b>	<b>-</b>	<b>630,878</b>	<b>440,048</b>	<b>11,087</b>	<b>12,125</b>	<b>174,204</b>	<b>3,234</b>	<b>23,495</b>	<b>-</b>	<b>(737)</b>	<b>163,323</b>	<b>1,457,656</b>	<b>1,609,994</b>
Adjustment for change in reserve for unexpired risks	14,781	25,722	-	(3,261)	(212,663)	67	1,780	5,362	672	1,771	-	766	12,866	(192,639)	(152,136)
<b>Premium Earned (Net)</b>	<b>181,613</b>	<b>11,228</b>	<b>-</b>	<b>627,617</b>	<b>227,385</b>	<b>11,154</b>	<b>13,905</b>	<b>179,566</b>	<b>3,906</b>	<b>25,266</b>	<b>-</b>	<b>29</b>	<b>176,189</b>	<b>1,265,017</b>	<b>1,457,858</b>

FORM NL-4-PREMIUM SCHEDULE

PREMIUM EARNED [NET]															(₹ '000)
For the corresponding quarter of the preceeding Period Ended SEPT 30, 2011	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For the corresponding quarter of the preceeding Period Ended SEPT 30, 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	183,324	23,456	-	327,740	205,899	6,524	12,506	62,050	1,522	17,343	-	1,059	128,275	762,918	969,698
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(26,954)	(707)	-	(80,634)	(67,139)	(2,385)	(2,615)	8,878	676	(1,962)	-	(890)	(24,610)	(170,681)	(198,342)
<b>Gross Earned Premium</b>	<b>156,370</b>	<b>22,749</b>	-	<b>247,106</b>	<b>138,760</b>	<b>4,139</b>	<b>9,891</b>	<b>70,928</b>	<b>2,198</b>	<b>15,381</b>	-	<b>169</b>	<b>103,665</b>	<b>592,237</b>	<b>771,356</b>
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	-	1,006	45,602	275,464	392,730
<b>Net Premium</b>	<b>58,425</b>	<b>5,276</b>	-	<b>211,006</b>	<b>28,654</b>	<b>3,284</b>	<b>4,743</b>	<b>64,723</b>	<b>1,333</b>	<b>4,817</b>	-	<b>(837)</b>	<b>58,063</b>	<b>375,786</b>	<b>439,487</b>
Adjustment for change in reserve for unexpired risks	608	(3)	-	8,831	69,254	280	1,813	(888)	(290)	220	-	845	3,896	83,961	84,566
<b>Premium Earned (Net)</b>	<b>59,033</b>	<b>5,273</b>	-	<b>219,837</b>	<b>97,908</b>	<b>3,564</b>	<b>6,556</b>	<b>63,835</b>	<b>1,043</b>	<b>5,037</b>	-	<b>8</b>	<b>61,959</b>	<b>459,747</b>	<b>524,053</b>

PREMIUM EARNED [NET]															(₹ '000)
Up to the Quarter of the preceeding Period Ended SEPT 30, 2011	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up to the Quarter of the preceeding Period Ended SEPT 30, 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	371,265	49,458	-	559,990	333,637	10,193	32,896	183,964	6,068	45,078	-	1,058	228,968	1,401,852	1,822,575
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)	-	(890)	(29,311)	(224,848)	(313,533)
<b>Gross Earned Premium</b>	<b>294,243</b>	<b>37,795</b>	-	<b>504,987</b>	<b>272,203</b>	<b>7,466</b>	<b>18,597</b>	<b>137,001</b>	<b>4,286</b>	<b>32,639</b>	-	<b>168</b>	<b>199,657</b>	<b>1,177,004</b>	<b>1,509,042</b>
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	-	1,006	78,336	466,543	713,399
<b>Net Premium</b>	<b>89,705</b>	<b>(2,680)</b>	-	<b>443,986</b>	<b>119,885</b>	<b>6,297</b>	<b>9,441</b>	<b>118,605</b>	<b>1,724</b>	<b>6,807</b>	-	<b>(838)</b>	<b>121,321</b>	<b>827,228</b>	<b>914,253</b>
Adjustment for change in reserve for unexpired risks	34,741	10,995	-	3,827	85,383	253	2,944	4,695	621	4,910	-	846	2,976	106,455	152,191
<b>Premium Earned (Net)</b>	<b>124,446</b>	<b>8,315</b>	-	<b>447,813</b>	<b>205,268</b>	<b>6,550</b>	<b>12,385</b>	<b>123,300</b>	<b>2,345</b>	<b>11,717</b>	-	<b>8</b>	<b>124,297</b>	<b>933,683</b>	<b>1,066,444</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.