

FORM NL-4-PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(₹ '000)

For The Quarter Ended DEC 31, 2012	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For The Quarter Ended DEC 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	158,123	31,723	-	397,817	338,159	4,724	7,852	102,250	4,663	26,108	-	938	131,880	1,014,391	1,204,237
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	15,219	(3,932)	-	(30,572)	(63,700)	113	3,655	11,644	(1,173)	4,097	-	96	11,715	(64,125)	(52,838)
Gross Earned Premium	173,342	27,791	-	367,245	274,459	4,837	11,507	113,894	3,490	30,205	-	1,034	143,595	950,266	1,151,399
Add: Premium on reinsurance accepted	62,473	-	-	-	4,506	-	-	-	-	1,832	-	-	-	6,338	68,811
Less : Premium on reinsurance ceded	100,876	22,929	-	42,457	34,174	555	2,558	9,975	2,249	13,189	-	891	45,150	151,198	275,003
Net Premium	134,939	4,862	-	324,788	244,791	4,282	8,949	103,919	1,241	18,848	-	143	98,445	805,406	945,207
Adjustment for change in reserve for unexpired risks	(22,693)	141	-	3,057	(56,866)	(116)	(1,054)	(1,405)	979	(4,103)	-	(149)	(4,551)	(64,208)	(86,760)
Premium Earned (Net)	112,246	5,003	-	327,845	187,925	4,166	7,895	102,514	2,220	14,745	-	(6)	93,894	741,198	858,447

PREMIUM EARNED [NET]

(₹ '000)

Up To The Quarter Ended DEC 31, 2012	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up To The Quarter Ended DEC 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	654,043	109,500	-	1,069,013	888,633	17,884	40,555	355,379	14,559	88,743	-	3,072	433,899	2,911,736	3,675,279
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(83,621)	(43,337)	-	1,491	(138,149)	(489)	(7,622)	(41,968)	(5,225)	(7,168)	-	(569)	(20,000)	(219,699)	(346,657)
Gross Earned Premium	570,422	66,163	-	1,070,504	750,484	17,395	32,933	313,411	9,334	81,575	-	2,503	413,899	2,692,037	3,328,622
Add: Premium on reinsurance accepted	76,863	-	-	-	23,369	-	-	-	-	4,587	-	-	-	27,956	104,819
Less : Premium on reinsurance ceded	345,514	75,795	-	114,839	89,015	2,027	11,858	35,288	4,860	43,820	-	3,097	152,131	456,934	878,243
Net Premium	301,771	(9,632)	-	955,665	684,838	15,368	21,075	278,123	4,474	42,342	-	(594)	261,768	2,263,059	2,555,198
Adjustment for change in reserve for unexpired risks	(7,912)	25,863	-	(205)	(269,528)	(49)	726	3,956	1,650	(2,332)	-	617	8,316	(256,849)	(238,898)
Premium Earned (Net)	293,859	16,231	-	955,460	415,310	15,319	21,801	282,079	6,124	40,010	-	23	270,084	2,006,210	2,316,300

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PREMIUM EARNED [NET]															(₹ '000)
For the corresponding quarter of the preceeding Period Ended DEC 31, 2011	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For the corresponding quarter of the preceeding Period Ended DEC 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	177,253	20,902	-	404,436	250,076	6,470	6,403	87,221	962	17,385	-	348	111,888	885,189	1,083,344
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(7,760)	5,005	-	(74,882)	(120,097)	(1,561)	4,345	(5,079)	1,394	362	-	7	1,379	(194,132)	(196,887)
Gross Earned Premium	169,493	25,907	-	329,554	129,979	4,909	10,748	82,142	2,356	17,747	-	355	113,267	691,057	886,457
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	-	331	42,485	296,599	410,781
Net Premium	72,812	9,257	-	286,811	50,019	4,183	8,061	73,420	1,239	9,082	-	24	70,782	503,621	585,690
Adjustment for change in reserve for unexpired risks	(1,593)	(6,085)	-	9,172	38,247	162	(622)	508	(188)	(1,068)	-	(7)	(1,044)	45,160	37,482
Premium Earned (Net)	71,219	3,172	-	295,983	88,266	4,345	7,439	73,928	1,051	8,014	-	17	69,738	548,781	623,172

PREMIUM EARNED [NET]															(₹ '000)
Up to the Quarter of the preceeding Period Ended DEC 31, 2011	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up to the Quarter of the preceeding Period Ended DEC 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	548,518	70,360	-	964,426	583,713	16,663	39,300	271,185	7,030	62,463	-	1,407	340,856	2,287,043	2,905,921
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)	-	(883)	(27,932)	(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	-	524	312,924	1,868,065	2,395,503
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	457,571	1,895	11,844	27,119	3,679	35,134	-	1,336	120,822	763,145	1,124,183
Net Premium	162,518	6,577	-	730,796	169,904	10,480	17,502	192,025	2,964	15,889	-	(812)	192,102	1,330,850	1,499,945
Adjustment for change in reserve for unexpired risks	33,148	4,910	-	13,000	123,631	415	2,323	5,202	432	3,842	-	838	1,931	151,614	189,672
Premium Earned (Net)	195,666	11,487	-	743,796	293,535	10,895	19,825	197,227	3,396	19,731	-	26	194,033	1,482,464	1,689,617

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