

FORM NL-4-PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(Rs.'000)

For the Quarter Ended Dec 31, 2010	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS										For the Quarter Ended Dec 31, 2010
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviatio n	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	-	55,568	7,906	(3,326)	4,183	7,975	(655)	673	-	(7,034)	65,290	49,643
Gross Earned Premium	124,252	14,193	-	287,708	109,084	2,071	10,828	55,345	1,533	10,861	-	85,941	563,371	701,816
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
Net Premium	49,769	4,367	-	263,326	106,081	1,468	7,855	50,608	(204)	5,758	-	51,337	486,229	540,365
Adjustment for change in reserve for unexpired risks *	10,657	(454)	-	(6,479)	(18,504)	333	(2,541)	(812)	248	264	-	3,576	(23,915)	(13,712)
Premium Earned (Net)	60,426	3,913	-	256,847	87,577	1,801	5,314	49,796	44	6,022	-	54,913	462,314	526,653

PREMIUM EARNED [NET]

(Rs.'000)

Up to the Quarter Ended Dec 31, 2010	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS										Up to the Quarter Ended Dec 31, 2010
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviatio n	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	(42,363)	(11,662)	-	(133,360)	(66,717)	(4,257)	4,872	(8,504)	(1,812)	(9,616)	-	(8,176)	(227,570)	(281,595)
Gross Earned Premium	343,652	28,166	-	714,298	278,611	4,868	34,621	156,624	3,986	31,372	-	245,887	1,470,267	1,842,085
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
Net Premium	138,993	(895)	-	624,847	258,939	3,707	18,742	140,080	1,024	10,941	-	146,410	1,204,690	1,342,788
Adjustment for change in reserve for unexpired risks	19,498	6,135	-	15,076	(9,575)	426	(3,945)	836	364	4,492	-	2,474	10,148	35,781
Premium Earned (Net)	158,491	5,240	-	639,923	249,364	4,133	14,797	140,916	1,388	15,433	-	148,884	1,214,838	1,378,569

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For the corresponding quarter of the preceeding Year Ended Dec 31, 2009	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS										(Rs.'000)	
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Others	Total	Grand Total	For the corresponding quarter of the preceeding Year Ended Dec 31, 2009
Premium from direct business written	107,824	11,586	-	144,535	61,796	-	24,908	44,864	1,408	(2,558)	-	86,384	361,337	480,747	
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Adjustment for change in reserve for unexpired risks	(31,964)	(7,647)	-	(95,834)	(34,111)	-	(2,355)	(12,851)	(93)	9,254	-	(24,749)	(160,739)	(200,350)	
Gross Earned Premium	75,860	3,939	-	48,701	27,685	-	22,553	32,013	1,315	6,696	-	61,635	200,598	280,397	
Add: Premium on reinsurance accepted	1,265	-	-	50,000	-	-	-	-	-	240	-	-	50,240	51,505	
Less : Premium on reinsurance ceded	54,703	11,549	-	18,149	39,738	-	9,182	4,507	946	(4,645)	-	16,334	84,211	150,463	
Net Premium	22,422	(7,610)	-	30,552	37,947	-	13,371	27,506	369	11,581	-	45,301	166,627	181,439	
Adjustment for change in reserve for unexpired risks	12,845	7,974	-	10,819	8,776	-	3,978	1,301	396	(7,426)	-	4,189	22,033	42,852	
Premium Earned (Net)	35,267	364	-	41,371	46,723	-	17,349	28,807	765	4,155	-	49,490	188,660	224,291	

PREMIUM EARNED [NET]

Up to the Quarter of the preceeding Year Ended Dec 31, 2009	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS										(Rs.'000)	
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Others	Total	Grand Total	Up to the Quarter of the preceeding Year Ended Dec 31, 2009
Premium from direct business written	285,890	30,888	-	264,442	107,413	-	94,108	120,202	5,249	25,845	-	217,452	834,711	1,151,489	
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Adjustment for change in reserve for unexpired risks	(118,525)	(23,245)	-	(178,488)	(64,715)	-	(38,860)	(43,563)	(2,348)	(4,304)	-	(80,482)	(412,760)	(554,530)	
Gross Earned Premium	167,365	7,643	-	85,954	42,698	-	55,248	76,639	2,901	21,541	-	136,970	421,951	596,959	
Add: Premium on reinsurance accepted	1,705	-	-	150,000	-	-	-	-	-	527	-	-	150,527	152,232	
Less : Premium on reinsurance ceded	134,061	25,008	-	36,353	70,162	-	22,602	12,106	1,814	10,253	-	41,178	194,468	353,537	
Net Premium	35,009	(17,365)	-	49,601	122,536	-	32,646	64,533	1,087	11,815	-	95,792	378,010	395,654	
Adjustment for change in reserve for unexpired risks	33,015	17,594	-	19,649	(42,607)	-	10,691	4,538	703	(1,599)	-	13,650	5,025	55,634	
Premium Earned (Net)	68,024	229	-	69,250	79,929	-	43,337	69,071	1,790	10,216	-	109,442	383,035	451,288	

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