

FORM NL-4-PREMIUM SCHEDULE

PREMIUM EARNED [NET]

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For The Quarter Ended March 31, 2014	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For The Quarter Ended March 31, 2014
				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	274,339	31,984	-	413,965	256,362	4,596	20,645	306,335	1,409	36,745	-	448	199,918	1,240,423	1,546,746
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(28,129)	19,695	-	(79,083)	(46,721)	(1,326)	(6,240)	(112,205)	323	672	748	(85)	(28,849)	(272,766)	(281,200)
Gross Earned Premium	246,210	51,679	-	334,882	209,641	3,270	14,405	194,130	1,732	37,417	748	363	171,069	967,657	1,265,546
Add: Premium on reinsurance accepted	6,017	-	-	-	1,509	-	-	-	-	1,919	-	-	-	3,428	9,445
Less : Premium on reinsurance ceded	98,483	19,795	-	24,649	15,275	230	4,988	59,176	597	23,989	-	426	38,597	167,927	286,205
Net Premium	153,744	31,884	-	310,233	195,875	3,040	9,417	134,954	1,135	15,347	748	(63)	132,472	803,158	988,786
Adjustment for change in reserve for unexpired risks	(21,354)	(12,110)	-	1,238	(3,500)	(62)	(290)	39,870	(25)	2,297	(748)	73	(8,921)	29,931	(3,533)
Premium Earned (Net)	132,390	19,774	-	311,471	192,375	2,978	9,127	174,824	1,110	17,644	-	10	123,551	833,089	985,253

PREMIUM EARNED [NET]

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Up To The Quarter Ended March 31, 2014	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up To The Quarter Ended March 31, 2014
				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	1,071,608	181,604	-	1,336,987	980,539	20,949	68,994	866,918	6,541	191,507	3,445	2,012	673,369	4,151,261	5,404,473
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(108,314)	(19,893)	-	138,010	209,053	(143)	(14,692)	(151,007)	(485)	(47,834)	625	535	(35,167)	98,895	(29,312)
Gross Earned Premium	963,294	161,711	-	1,474,997	1,189,592	20,806	54,302	715,911	6,056	143,673	4,070	2,547	638,202	4,250,156	5,375,161
Add: Premium on reinsurance accepted	52,121	-	-	-	2,631	-	-	-	-	12,836	-	-	-	15,467	67,588
Less : Premium on reinsurance ceded	515,145	130,576	-	81,972	58,484	1,048	22,408	108,353	2,535	132,741	2,999	1,749	188,107	600,396	1,246,117
Net Premium	500,270	31,135	-	1,393,025	1,133,739	19,758	31,894	607,558	3,521	23,768	1,071	798	450,095	3,665,227	4,196,632
Adjustment for change in reserve for unexpired risks	(51,773)	11,446	-	(48,610)	(58,700)	(582)	943	40,521	(85)	39,457	(798)	(620)	(8,405)	(36,879)	(77,206)
Premium Earned (Net)	448,497	42,581	-	1,344,415	1,075,039	19,176	32,837	648,079	3,436	63,225	273	178	441,690	3,628,348	4,119,426

FORM NL-4-PREMIUM SCHEDULE

PREMIUM EARNED [NET]															('000)
For the corresponding quarter of the preceeding Year Ended March 31, 2013	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For the corresponding quarter of the preceeding Year Ended March 31, 2013
				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	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
Net Premium	54,890	630	-	328,782	237,990	5,886	8,168	104,729	666	15,918	(794)	432	93,840	795,617	851,137
Adjustment for change in reserve for unexpired risks	16,366	6,092	-	11,601	213,761	11	(536)	6,987	(600)	(2,627)	797	(326)	(5,865)	223,203	245,661
Premium Earned (Net)	71,256	6,722	-	340,383	451,751	5,897	7,632	111,716	66	13,291	3	106	87,975	1,018,820	1,096,798

PREMIUM EARNED [NET]															('000)
Up to the Quarter of the preceeding Year Ended March 31, 2013	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up to the Quarter of the preceeding Year Ended March 31, 2013
				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	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)	(50,500)	-	(114,516)	(282,250)	444	(5,110)	(118,933)	(3,523)	(5,591)	(848)	(163)	(46,122)	(576,612)	(739,638)
Gross Earned Premium	790,686	99,017	-	1,447,402	1,062,984	23,999	45,101	437,395	12,740	116,949	56	3,494	564,015	3,714,135	4,603,838
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	208,407	665,352	1,293,425
Net Premium	356,660	(9,003)	-	1,284,447	922,827	21,254	29,243	382,852	5,141	58,259	(794)	(162)	355,608	3,058,675	3,406,332
Adjustment for change in reserve for unexpired risks	8,453	31,957	-	11,397	(55,767)	(37)	190	10,944	1,051	(4,959)	797	292	2,449	(33,643)	6,767
Premium Earned (Net)	365,113	22,954	-	1,295,844	867,060	21,217	29,433	393,796	6,192	53,300	3	130	358,057	3,025,032	3,413,099

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