

FORM NL-4-PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(₹ '000)

For The Quarter Ended March 31, 2016	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For The Quarter Ended March 31, 2016
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Others	Total	
Premium from direct business written	293,283	28,066	7,821	645,942	452,092	3,574	31,241	279,939	1,330	122,313	-	1,764	1,193,649	2,731,844	3,061,014
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	3,468	51,900	2,796	(160,926)	(178,244)	1,327	2,764	80,904	206	(83,918)	-	(842)	(528,214)	(866,943)	(808,779)
Gross Earned Premium	296,751	79,966	10,617	485,016	273,848	4,901	34,005	360,843	1,536	38,395	-	922	665,435	1,864,901	2,252,235
Add: Premium on reinsurance accepted	4,870	-	-	-	(42,280)	-	-	-	-	1,185	-	-	-	(41,095)	(36,225)
Less : Premium on reinsurance ceded	182,767	19,271	9,014	75,927	90	179	7,292	52,929	1,258	114,880	-	1,676	960,166	1,214,397	1,425,449
<b>Net Premium</b>	<b>118,854</b>	<b>60,695</b>	<b>1,603</b>	<b>409,089</b>	<b>231,478</b>	<b>4,722</b>	<b>26,713</b>	<b>307,914</b>	<b>278</b>	<b>(75,300)</b>	<b>-</b>	<b>(754)</b>	<b>(294,731)</b>	<b>609,409</b>	<b>790,561</b>
Adjustment for change in reserve for unexpired risks	22,314	(24,952)	(2,976)	9,400	7,916	(67)	286	7,818	(11)	90,840	-	799	430,403	547,384	541,769
<b>Premium Earned (Net)</b>	<b>141,168</b>	<b>35,743</b>	<b>(1,373)</b>	<b>418,489</b>	<b>239,394</b>	<b>4,655</b>	<b>26,999</b>	<b>315,732</b>	<b>267</b>	<b>15,540</b>	<b>-</b>	<b>45</b>	<b>135,672</b>	<b>1,156,793</b>	<b>1,332,330</b>

PREMIUM EARNED [NET]

(₹ '000)

Up To The Quarter Ended March 31, 2016	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up To The Quarter Ended March 31, 2016
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Others	Total	
Premium from direct business written	1,310,342	145,315	23,340	1,955,163	1,202,510	19,569	145,756	1,338,745	5,775	199,767	-	6,211	2,685,383	7,558,879	9,037,876
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(142,576)	40,983	(2,372)	(217,972)	(153,152)	1,502	(32,284)	129,299	107	(52,497)	-	(263)	(325,121)	(650,381)	(754,346)
<b>Gross Earned Premium</b>	<b>1,167,766</b>	<b>186,298</b>	<b>20,968</b>	<b>1,737,191</b>	<b>1,049,358</b>	<b>21,071</b>	<b>113,472</b>	<b>1,468,044</b>	<b>5,882</b>	<b>147,270</b>	<b>-</b>	<b>5,948</b>	<b>2,360,262</b>	<b>6,908,498</b>	<b>8,283,530</b>
Add: Premium on reinsurance accepted	30,386	-	-	-	(53,485)	-	-	-	-	11,669	-	-	-	(41,816)	(11,430)
Less : Premium on reinsurance ceded	717,963	79,420	24,564	156,710	76,188	978	31,565	170,470	5,889	133,452	-	5,700	1,929,557	2,510,509	3,332,456
<b>Net Premium</b>	<b>480,189</b>	<b>106,878</b>	<b>(3,596)</b>	<b>1,580,481</b>	<b>919,685</b>	<b>20,093</b>	<b>81,907</b>	<b>1,297,574</b>	<b>(7)</b>	<b>25,487</b>	<b>-</b>	<b>248</b>	<b>430,705</b>	<b>4,356,173</b>	<b>4,939,644</b>
Adjustment for change in reserve for unexpired risks	71,654	(33,034)	2,333	12,249	18,503	(75)	5,020	(11,444)	(6)	39,251	-	250	261,219	324,967	365,920
<b>Premium Earned (Net)</b>	<b>551,843</b>	<b>73,844</b>	<b>(1,263)</b>	<b>1,592,730</b>	<b>938,188</b>	<b>20,018</b>	<b>86,927</b>	<b>1,286,130</b>	<b>(13)</b>	<b>64,738</b>	<b>-</b>	<b>498</b>	<b>691,924</b>	<b>4,681,140</b>	<b>5,305,564</b>

## FORM NL-4-PREMIUM SCHEDULE

## PREMIUM EARNED [NET]

(₹ '000)

For the corresponding quarter of the preceding period ended March 31, 2015	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For the corresponding quarter of the preceding period Ended March 31, 2015
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Others	Total	
Premium from direct business written	293,511	25,236	3,721	455,887	338,963	4,135	10,940	461,572	1,347	52,407	-	1,944	689,392	2,016,587	2,339,055
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(23,339)	30,921	(3,531)	(86,928)	(56,708)	(1,262)	6,790	(113,299)	1,712	(21,010)	-	(489)	(224,225)	(495,419)	(491,368)
<b>Gross Earned Premium</b>	<b>270,172</b>	<b>56,157</b>	<b>190</b>	<b>368,959</b>	<b>282,255</b>	<b>2,873</b>	<b>17,730</b>	<b>348,273</b>	<b>3,059</b>	<b>31,397</b>	<b>-</b>	<b>1,455</b>	<b>465,167</b>	<b>1,521,168</b>	<b>1,847,687</b>
Add: Premium on reinsurance accepted	4,674	-	-	-	11,418	-	-	-	-	386	-	-	-	11,804	16,478
Less : Premium on reinsurance ceded	123,434	10,345	3,659	26,547	20,973	207	3,778	76,519	838	42,161	-	2,047	488,588	661,658	799,096
<b>Net Premium</b>	<b>151,412</b>	<b>45,812</b>	<b>(3,469)</b>	<b>342,412</b>	<b>272,700</b>	<b>2,666</b>	<b>13,952</b>	<b>271,754</b>	<b>2,221</b>	<b>(10,378)</b>	<b>-</b>	<b>(592)</b>	<b>(23,421)</b>	<b>871,314</b>	<b>1,065,069</b>
Adjustment for change in reserve for unexpired risks	(30,417)	(15,789)	3,469	4,345	6,382	(72)	(2,143)	32,860	(287)	15,998	-	433	168,721	226,237	183,500
<b>Premium Earned (Net)</b>	<b>120,995</b>	<b>30,023</b>	<b>-</b>	<b>346,757</b>	<b>279,082</b>	<b>2,594</b>	<b>11,809</b>	<b>304,614</b>	<b>1,934</b>	<b>5,620</b>	<b>-</b>	<b>(159)</b>	<b>145,300</b>	<b>1,097,551</b>	<b>1,248,569</b>

## PREMIUM EARNED [NET]

(₹ '000)

Up to the Quarter of the preceding period ended March 31, 2015	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up to the Quarter of the preceding period Ended March 31, 2015
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Others	Total	
Premium from direct business written	1,192,351	157,695	3,721	1,526,584	986,446	22,095	61,892	1,327,250	12,227	181,196	-	5,372	1,534,228	5,657,290	7,011,057
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(123,340)	2,618	(3,531)	(126,296)	(29,150)	(579)	11,085	(232,605)	(340)	(30,068)	223	(1,544)	(206,994)	(616,268)	(740,521)
<b>Gross Earned Premium</b>	<b>1,069,011</b>	<b>160,313</b>	<b>190</b>	<b>1,400,288</b>	<b>957,296</b>	<b>21,516</b>	<b>72,977</b>	<b>1,094,645</b>	<b>11,887</b>	<b>151,128</b>	<b>223</b>	<b>3,828</b>	<b>1,327,234</b>	<b>5,041,022</b>	<b>6,270,536</b>
Add: Premium on reinsurance accepted	29,664	-	-	-	50,342	-	-	-	-	6,025	-	-	-	56,367	86,031
Less : Premium on reinsurance ceded	550,329	92,802	3,659	94,057	62,326	1,105	23,946	170,593	4,911	133,221	-	5,318	932,344	1,427,821	2,074,611
<b>Net Premium</b>	<b>548,346</b>	<b>67,511</b>	<b>(3,469)</b>	<b>1,306,231</b>	<b>945,312</b>	<b>20,411</b>	<b>49,031</b>	<b>924,052</b>	<b>6,976</b>	<b>23,932</b>	<b>223</b>	<b>(1,490)</b>	<b>394,890</b>	<b>3,669,568</b>	<b>4,281,956</b>
Adjustment for change in reserve for unexpired risks	35,054	(297)	3,469	6,315	503	34	(528)	22,904	597	40,485	-	1,543	170,287	242,140	280,366
<b>Premium Earned (Net)</b>	<b>583,400</b>	<b>67,214</b>	<b>-</b>	<b>1,312,546</b>	<b>945,815</b>	<b>20,445</b>	<b>48,503</b>	<b>946,956</b>	<b>7,573</b>	<b>64,417</b>	<b>223</b>	<b>53</b>	<b>565,177</b>	<b>3,911,708</b>	<b>4,562,322</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.