

FORM NL-4-PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(₹ '000)

For The Quarter Ended December 31, 2014	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For The Quarter Ended December 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	231,411	34,620	-	406,925	235,610	6,449	5,868	175,871	2,421	46,556	-	1,721	382,891	1,264,312	1,530,343
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	35,805	9,639	-	(49,473)	(18,526)	1,693	14,484	68,949	(229)	(12,151)	223	(728)	40,782	45,024	90,468
Gross Earned Premium	267,216	44,259	-	357,452	217,084	8,142	20,352	244,820	2,192	34,405	223	993	423,673	1,309,336	1,620,811
Add: Premium on reinsurance accepted	5,428	-	-	-	23,296	-	-	-	-	1,717	-	-	-	25,013	30,441
Less : Premium on reinsurance ceded	72,526	27,158	-	24,920	14,593	322	3,885	24,670	1,909	40,248	-	1,635	247,078	359,260	458,944
<b>Net Premium</b>	<b>200,118</b>	<b>17,101</b>	<b>-</b>	<b>332,532</b>	<b>225,787</b>	<b>7,820</b>	<b>16,467</b>	<b>220,150</b>	<b>283</b>	<b>(4,126)</b>	<b>223</b>	<b>(642)</b>	<b>176,595</b>	<b>975,089</b>	<b>1,192,308</b>
Adjustment for change in reserve for unexpired risks	12,163	(4,304)	-	2,473	(3,898)	55	(3,065)	(13,850)	795	33,521	-	801	(15,059)	1,773	9,632
<b>Premium Earned (Net)</b>	<b>212,281</b>	<b>12,797</b>	<b>-</b>	<b>335,005</b>	<b>221,889</b>	<b>7,875</b>	<b>13,402</b>	<b>206,300</b>	<b>1,078</b>	<b>29,395</b>	<b>223</b>	<b>159</b>	<b>161,536</b>	<b>976,862</b>	<b>1,201,940</b>

PREMIUM EARNED [NET]

(₹ '000)

Up To The Quarter Ended December 31, 2014	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up To The Quarter Ended December 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	898,840	132,459	-	1,070,697	647,483	17,960	50,952	865,678	10,881	128,789	-	3,428	844,836	3,640,704	4,672,003
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(100,001)	(28,302)	-	(39,367)	27,558	683	4,295	(119,306)	(2,052)	(9,058)	223	(1,055)	17,231	(120,848)	(249,151)
<b>Gross Earned Premium</b>	<b>798,839</b>	<b>104,157</b>	<b>-</b>	<b>1,031,330</b>	<b>675,041</b>	<b>18,643</b>	<b>55,247</b>	<b>746,372</b>	<b>8,829</b>	<b>119,731</b>	<b>223</b>	<b>2,373</b>	<b>862,067</b>	<b>3,519,856</b>	<b>4,422,852</b>
Add: Premium on reinsurance accepted	24,990	-	-	-	38,924	-	-	-	-	5,639	-	-	-	44,563	69,553
Less : Premium on reinsurance ceded	426,895	82,457	-	67,511	41,353	898	20,167	94,074	4,073	91,061	-	3,271	443,757	766,165	1,275,517
<b>Net Premium</b>	<b>396,934</b>	<b>21,700</b>	<b>-</b>	<b>963,819</b>	<b>672,612</b>	<b>17,745</b>	<b>35,080</b>	<b>652,298</b>	<b>4,756</b>	<b>34,309</b>	<b>223</b>	<b>(898)</b>	<b>418,310</b>	<b>2,798,254</b>	<b>3,216,888</b>
Adjustment for change in reserve for unexpired risks	65,471	15,491	-	1,968	(5,879)	106	1,615	(9,956)	885	24,487	-	1,111	1,564	15,901	96,863
<b>Premium Earned (Net)</b>	<b>462,405</b>	<b>37,191</b>	<b>-</b>	<b>965,787</b>	<b>666,733</b>	<b>17,851</b>	<b>36,695</b>	<b>642,342</b>	<b>5,641</b>	<b>58,796</b>	<b>223</b>	<b>213</b>	<b>419,874</b>	<b>2,814,155</b>	<b>3,313,751</b>

FORM NL-4-PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(₹ '000)

For the corresponding quarter of the preceding period ended December 31, 2013	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For the corresponding quarter of the preceding period Ended December 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	212,251	33,063	-	319,823	231,347	3,424	8,478	117,098	1,326	30,976	804	484	141,265	855,025	1,100,339
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	35,466	17,413	-	45,090	77,308	2,200	5,936	69,712	163	12,094	641	(77)	18,433	231,500	284,379
<b>Gross Earned Premium</b>	<b>247,717</b>	<b>50,476</b>	-	<b>364,913</b>	<b>308,655</b>	<b>5,624</b>	<b>14,414</b>	<b>186,810</b>	<b>1,489</b>	<b>43,070</b>	<b>1,445</b>	<b>407</b>	<b>159,698</b>	<b>1,086,525</b>	<b>1,384,718</b>
Add: Premium on reinsurance accepted	10,552	-	-	-	(9,471)	-	-	-	-	2,168	-	-	-	(7,303)	3,249
Less : Premium on reinsurance ceded	100,212	24,228	-	20,931	12,973	170	4,263	21,778	(1,318)	21,296	791	460	47,573	128,917	253,357
<b>Net Premium</b>	<b>158,057</b>	<b>26,248</b>	-	<b>343,982</b>	<b>286,211</b>	<b>5,454</b>	<b>10,151</b>	<b>165,032</b>	<b>2,807</b>	<b>23,942</b>	<b>654</b>	<b>(53)</b>	<b>112,125</b>	<b>950,305</b>	<b>1,134,610</b>
Adjustment for change in reserve for unexpired risks	(54,179)	(18,697)	-	(10,438)	(19,172)	(188)	(2,081)	84	(25)	(7,707)	(626)	(29)	(9,010)	(49,192)	(122,068)
<b>Premium Earned (Net)</b>	<b>103,878</b>	<b>7,551</b>	-	<b>333,544</b>	<b>267,039</b>	<b>5,266</b>	<b>8,070</b>	<b>165,116</b>	<b>2,782</b>	<b>16,235</b>	<b>28</b>	<b>(82)</b>	<b>103,115</b>	<b>901,113</b>	<b>1,012,542</b>

PREMIUM EARNED [NET]

(₹ '000)

Up to the Quarter of the preceding period ended December 31, 2013	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up to the Quarter of the preceding period Ended December 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	797,269	149,620	-	923,022	724,177	16,354	48,349	560,582	5,131	154,762	3,445	1,564	473,451	2,910,837	3,857,726
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(80,184)	(39,589)	-	217,093	255,773	1,183	(8,452)	(38,803)	(808)	(48,507)	(123)	620	(6,317)	371,659	251,886
<b>Gross Earned Premium</b>	<b>717,085</b>	<b>110,031</b>	-	<b>1,140,115</b>	<b>979,950</b>	<b>17,537</b>	<b>39,897</b>	<b>521,779</b>	<b>4,323</b>	<b>106,255</b>	<b>3,322</b>	<b>2,184</b>	<b>467,134</b>	<b>3,282,496</b>	<b>4,109,612</b>
Add: Premium on reinsurance accepted	46,104	-	-	-	1,122	-	-	-	-	10,917	-	-	-	12,039	58,143
Less : Premium on reinsurance ceded	416,662	110,781	-	57,323	43,209	819	17,420	49,177	1,938	108,752	2,999	1,323	149,510	432,470	959,913
<b>Net Premium</b>	<b>346,527</b>	<b>(750)</b>	-	<b>1,082,792</b>	<b>937,863</b>	<b>16,718</b>	<b>22,477</b>	<b>472,602</b>	<b>2,385</b>	<b>8,420</b>	<b>323</b>	<b>861</b>	<b>317,624</b>	<b>2,862,065</b>	<b>3,207,842</b>
Adjustment for change in reserve for unexpired risks	(30,419)	23,557	-	(49,848)	(55,199)	(520)	1,233	652	(61)	37,161	(50)	(694)	516	(66,810)	(73,672)
<b>Premium Earned (Net)</b>	<b>316,108</b>	<b>22,807</b>	-	<b>1,032,944</b>	<b>882,664</b>	<b>16,198</b>	<b>23,710</b>	<b>473,254</b>	<b>2,324</b>	<b>45,581</b>	<b>273</b>	<b>167</b>	<b>318,140</b>	<b>2,795,255</b>	<b>3,134,170</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.