

FORM NL-4-PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(₹ '000)

For The Quarter Ended March 31, 2015	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For The Quarter Ended March 31, 2015
				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	2,93,511	25,236	3,721	4,55,887	3,38,963	4,135	10,940	4,61,572	1,347	52,407	-	1,944	6,89,392	20,16,587	23,39,055
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(23,339)	30,921	(3,531)	(86,928)	(56,708)	(1,262)	6,790	(1,13,299)	1,712	(21,010)	-	(489)	(2,24,225)	(4,95,419)	(4,91,368)
Gross Earned Premium	2,70,172	56,157	190	3,68,959	2,82,255	2,873	17,730	3,48,273	3,059	31,397	-	1,455	4,65,167	15,21,168	18,47,687
Add: Premium on reinsurance accepted	4,674	-	-	-	11,418	-	-	-	-	386	-	-	-	11,804	16,478
Less : Premium on reinsurance ceded	1,23,434	10,345	3,659	26,547	20,973	207	3,778	76,519	838	42,161	-	2,047	4,88,587	6,61,657	7,99,095
Net Premium	1,51,412	45,812	(3,469)	3,42,412	2,72,700	2,666	13,952	2,71,754	2,221	(10,378)	-	(592)	(23,420)	8,71,315	10,65,070
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	1,68,720	2,26,236	1,83,499
Premium Earned (Net)	1,20,995	30,023	-	3,46,757	2,79,082	2,594	11,809	3,04,614	1,934	5,620	-	(159)	1,45,300	10,97,551	12,48,569

PREMIUM EARNED [NET]

(₹ '000)

Up To The Quarter Ended March 31, 2015	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up To The Quarter Ended March 31, 2015
				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	11,92,351	1,57,695	3,721	15,26,584	9,86,446	22,095	61,892	13,27,250	12,227	1,81,196	-	5,372	15,34,228	56,57,290	70,11,057
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(1,23,340)	2,619	(3,531)	(1,26,296)	(29,150)	(579)	11,085	(2,32,605)	(340)	(30,068)	223	(1,544)	(2,06,994)	(6,16,268)	(7,40,520)
Gross Earned Premium	10,69,011	1,60,314	190	14,00,288	9,57,296	21,516	72,977	10,94,645	11,887	1,51,128	223	3,828	13,27,234	50,41,022	62,70,537
Add: Premium on reinsurance accepted	29,664	-	-	-	50,342	-	-	-	-	6,025	-	-	-	56,367	86,031
Less : Premium on reinsurance ceded	5,50,329	92,802	3,659	94,057	62,326	1,105	23,946	1,70,593	4,911	1,33,221	-	5,318	9,32,344	14,27,821	20,74,611
Net Premium	5,48,346	67,512	(3,469)	13,06,231	9,45,312	20,411	49,031	9,24,052	6,976	23,932	223	(1,490)	3,94,890	36,69,568	42,81,957
Adjustment for change in reserve for unexpired risks	35,054	(298)	3,469	6,315	503	34	(527)	22,903	598	40,485	-	1,543	1,70,286	2,42,140	2,80,365
Premium Earned (Net)	5,83,400	67,214	-	13,12,546	9,45,815	20,445	48,504	9,46,955	7,574	64,417	223	53	5,65,176	39,11,708	45,62,322

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PREMIUM EARNED [NET]

(₹ '000)

For the corresponding quarter of the preceding period ended March 31, 2014	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For the corresponding quarter of the preceding period 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	2,74,339	31,984	-	4,13,965	2,56,362	4,596	20,645	3,06,335	1,409	36,745	-	448	1,99,918	12,40,423	15,46,746
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(28,129)	19,695	-	(79,083)	(46,721)	(1,326)	(6,240)	(1,12,205)	323	672	748	(85)	(28,849)	(2,72,766)	(2,81,200)
Gross Earned Premium	2,46,210	51,679	-	3,34,882	2,09,641	3,270	14,405	1,94,130	1,732	37,417	748	363	1,71,069	9,67,657	12,65,546
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	1,67,927	2,86,205
Net Premium	1,53,744	31,884	-	3,10,233	1,95,875	3,040	9,417	1,34,954	1,135	15,347	748	(63)	1,32,472	8,03,158	9,88,786
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)	29,932	(3,532)
Premium Earned (Net)	1,32,390	19,774	-	3,11,471	1,92,375	2,978	9,127	1,74,824	1,110	17,644	-	10	1,23,551	8,33,090	9,85,254

PREMIUM EARNED [NET]

(₹ '000)

Up to the Quarter of the preceding period ended March 31, 2014	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up to the Quarter of the preceding period 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	10,71,608	1,81,604	-	13,36,987	9,80,539	20,949	68,994	8,66,918	6,541	1,91,507	3,445	2,012	6,73,369	41,51,261	54,04,473
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(1,08,314)	(19,894)	-	1,38,010	2,09,053	(143)	(14,692)	(1,51,007)	(485)	(47,834)	625	535	(35,167)	98,895	(29,313)
Gross Earned Premium	9,63,294	1,61,710	-	14,74,997	11,89,592	20,806	54,302	7,15,911	6,056	1,43,673	4,070	2,547	6,38,202	42,50,156	53,75,160
Add: Premium on reinsurance accepted	52,121	-	-	-	2,631	-	-	-	-	12,836	-	-	-	15,467	67,588
Less : Premium on reinsurance ceded	5,15,145	1,30,576	-	81,972	58,484	1,048	22,408	1,08,353	2,535	1,32,741	2,999	1,749	1,88,107	6,00,396	12,46,117
Net Premium	5,00,270	31,134	-	13,93,025	11,33,739	19,758	31,894	6,07,558	3,521	23,768	1,071	798	4,50,095	36,65,227	41,96,631
Adjustment for change in reserve for unexpired risks	(51,773)	11,447	-	(48,610)	(58,700)	(582)	943	40,521	(85)	39,457	(798)	(620)	(8,405)	(36,879)	(77,205)
Premium Earned (Net)	4,48,497	42,581	-	13,44,415	10,75,039	19,176	32,837	6,48,079	3,436	63,225	273	178	4,41,690	36,28,348	41,19,426

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