

FORM NL-4-PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(₹ '000)

For The Quarter Ended September 30, 2015	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For The Quarter Ended September 30, 2015
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Others	Total	
Premium from direct business written	265,939	30,565	5,709	447,844	251,171	4,946	29,290	243,630	(2,989)	15,396	-	1,881	507,886	1,499,055	1,801,268
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	24,626	(6,012)	(1,717)	(25,795)	(6,502)	1,660	958	123,029	3,439	19,078	-	627	(85,987)	30,507	47,404
Gross Earned Premium	290,565	24,553	3,992	422,049	244,669	6,606	30,248	366,659	450	34,474	-	2,508	421,899	1,529,562	1,848,672
Add: Premium on reinsurance accepted	10,948	-	-	-	(11,205)	-	-	-	-	6,539	-	-	-	(4,666)	6,282
Less : Premium on reinsurance ceded	107,578	20,420	12,569	31,659	18,657	247	8,216	39,755	2,428	(9,585)	-	1,787	341,281	434,445	575,012
<b>Net Premium</b>	<b>193,935</b>	<b>4,133</b>	<b>(8,577)</b>	<b>390,390</b>	<b>214,807</b>	<b>6,359</b>	<b>22,032</b>	<b>326,904</b>	<b>(1,978)</b>	<b>50,598</b>	<b>-</b>	<b>721</b>	<b>80,618</b>	<b>1,090,451</b>	<b>1,279,942</b>
Adjustment for change in reserve for unexpired risks	(56,152)	4,333	8,516	1,291	11,755	(28)	(73)	(5,753)	(116)	(28,693)	-	(627)	72,106	49,862	6,558
<b>Premium Earned (Net)</b>	<b>137,783</b>	<b>8,466</b>	<b>(61)</b>	<b>391,681</b>	<b>226,562</b>	<b>6,331</b>	<b>21,959</b>	<b>321,151</b>	<b>(2,094)</b>	<b>21,905</b>	<b>-</b>	<b>94</b>	<b>152,724</b>	<b>1,140,313</b>	<b>1,286,500</b>

PREMIUM EARNED [NET]

(₹ '000)

Up To The Quarter Ended September 30, 2015	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up To The Quarter Ended September 30, 2015
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Others	Total	
Premium from direct business written	775,299	82,333	9,429	856,040	465,343	11,200	105,623	871,932	3,350	50,429	-	2,946	706,225	3,073,088	3,940,149
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(200,579)	3,795	(5,492)	(43,486)	(12,119)	1,868	(57,208)	(124,781)	(484)	30,868	-	930	90,549	(113,863)	(316,139)
<b>Gross Earned Premium</b>	<b>574,720</b>	<b>86,128</b>	<b>3,937</b>	<b>812,554</b>	<b>453,224</b>	<b>13,068</b>	<b>48,415</b>	<b>747,151</b>	<b>2,866</b>	<b>81,297</b>	<b>-</b>	<b>3,876</b>	<b>796,774</b>	<b>2,959,225</b>	<b>3,624,010</b>
Add: Premium on reinsurance accepted	18,203	-	-	-	(11,205)	-	-	-	-	8,816	-	-	-	(2,389)	15,814
Less : Premium on reinsurance ceded	417,613	42,468	9,271	53,282	42,030	560	20,519	85,181	3,184	3,114	-	2,599	399,139	609,608	1,078,960
<b>Net Premium</b>	<b>175,310</b>	<b>43,660</b>	<b>(5,334)</b>	<b>759,272</b>	<b>399,989</b>	<b>12,508</b>	<b>27,896</b>	<b>661,970</b>	<b>(318)</b>	<b>86,999</b>	<b>-</b>	<b>1,277</b>	<b>397,635</b>	<b>2,347,228</b>	<b>2,560,864</b>
Adjustment for change in reserve for unexpired risks	107,734	(17,882)	5,334	2,168	9,676	10	7,787	(4,214)	23	(43,822)	-	(1,033)	(79,399)	(108,804)	(13,618)
<b>Premium Earned (Net)</b>	<b>283,044</b>	<b>25,778</b>	<b>-</b>	<b>761,440</b>	<b>409,665</b>	<b>12,518</b>	<b>35,683</b>	<b>657,756</b>	<b>(295)</b>	<b>43,177</b>	<b>-</b>	<b>244</b>	<b>318,236</b>	<b>2,238,424</b>	<b>2,547,246</b>

## FORM NL-4-PREMIUM SCHEDULE

## PREMIUM EARNED [NET]

(₹ '000)

For the corresponding quarter of the preceding period ended September 30, 2014	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For the corresponding quarter of the preceding period Ended September 30, 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	266,262	44,223	-	345,609	226,494	4,739	16,432	254,681	6,299	26,160	-	488	267,257	1,148,159	1,458,644
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	504	(12,755)	-	(3,358)	(1,214)	333	1,467	14,057	(1,377)	19,996	-	(179)	5,304	35,029	22,778
<b>Gross Earned Premium</b>	<b>266,766</b>	<b>31,468</b>	<b>-</b>	<b>342,251</b>	<b>225,280</b>	<b>5,072</b>	<b>17,899</b>	<b>268,738</b>	<b>4,922</b>	<b>46,156</b>	<b>-</b>	<b>309</b>	<b>272,561</b>	<b>1,183,188</b>	<b>1,481,422</b>
Add: Premium on reinsurance accepted	12,367	-	-	10,628	-	-	-	-	-	1,875	-	-	-	12,503	24,870
Less : Premium on reinsurance ceded	114,160	26,712	-	21,815	14,581	237	5,210	39,984	1,175	18,671	-	463	135,228	237,364	378,236
<b>Net Premium</b>	<b>164,973</b>	<b>4,756</b>	<b>-</b>	<b>320,436</b>	<b>221,327</b>	<b>4,835</b>	<b>12,689</b>	<b>228,754</b>	<b>3,747</b>	<b>29,360</b>	<b>-</b>	<b>(154)</b>	<b>137,333</b>	<b>958,327</b>	<b>1,128,056</b>
Adjustment for change in reserve for unexpired risks	(49,712)	7,726	-	167	3,081	(17)	(806)	544	70	(16,986)	-	171	(1,224)	(15,000)	(56,986)
<b>Premium Earned (Net)</b>	<b>115,261</b>	<b>12,482</b>	<b>-</b>	<b>320,603</b>	<b>224,408</b>	<b>4,818</b>	<b>11,883</b>	<b>229,298</b>	<b>3,817</b>	<b>12,374</b>	<b>-</b>	<b>17</b>	<b>136,109</b>	<b>943,327</b>	<b>1,071,070</b>

## PREMIUM EARNED [NET]

(₹ '000)

Up to the Quarter of the preceding period ended September 30, 2014	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up to the Quarter of the preceding period Ended September 30, 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	667,429	97,838	-	663,772	411,873	11,512	45,084	689,807	8,460	82,233	-	1,707	461,945	2,376,393	3,141,660
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(135,806)	(37,942)	-	10,105	46,084	(1,010)	(10,189)	(188,255)	(1,823)	3,093	-	(327)	(23,551)	(165,873)	(339,621)
<b>Gross Earned Premium</b>	<b>531,623</b>	<b>59,896</b>	<b>-</b>	<b>673,877</b>	<b>457,957</b>	<b>10,502</b>	<b>34,895</b>	<b>501,552</b>	<b>6,637</b>	<b>85,326</b>	<b>-</b>	<b>1,380</b>	<b>438,394</b>	<b>2,210,520</b>	<b>2,802,039</b>
Add: Premium on reinsurance accepted	19,561	-	-	-	15,628	-	-	-	-	3,922	-	-	-	19,550	39,111
Less : Premium on reinsurance ceded	354,368	55,299	-	42,591	26,760	576	16,282	69,404	2,164	50,813	-	1,636	196,678	406,904	816,571
<b>Net Premium</b>	<b>196,816</b>	<b>4,597</b>	<b>-</b>	<b>631,286</b>	<b>446,825</b>	<b>9,926</b>	<b>18,613</b>	<b>432,148</b>	<b>4,473</b>	<b>38,435</b>	<b>-</b>	<b>(256)</b>	<b>241,716</b>	<b>1,823,166</b>	<b>2,024,579</b>
Adjustment for change in reserve for unexpired risks	53,307	19,797	-	(506)	(1,981)	51	4,680	3,894	92	(9,034)	-	311	16,620	14,127	87,231
<b>Premium Earned (Net)</b>	<b>250,123</b>	<b>24,394</b>	<b>-</b>	<b>630,780</b>	<b>444,844</b>	<b>9,977</b>	<b>23,293</b>	<b>436,042</b>	<b>4,565</b>	<b>29,401</b>	<b>-</b>	<b>55</b>	<b>258,336</b>	<b>1,837,293</b>	<b>2,111,810</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.