

**FORM NL-4-PREMIUM SCHEDULE**

**PREMIUM EARNED [NET]**

**FIRE**

Particulars	For the quarter ending 30.09.2012	Upto the quarter ending 30.09.2012	For the quarter ending 30.09.2011	Upto the quarter ending 30.09.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	2501283	5815023	2243217	4880629
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	208176	273579	-13614	292380
Gross Earned Premium	2293107	5541444	2256831	4588249
Add: Premium on reinsurance accepted	160175	436860	-91830	299020
Less : Premium on reinsurance ceded	1092900	2809607	999180	2284530
Net Premium	1568558	3442276	1152207	2895119
Adjustment for change in reserve for unexpired risks	208176	273579	-13614	292380
<b>Premium Earned (Net)</b>	<b>1360382</b>	<b>3168697</b>	<b>1165821</b>	<b>2602739</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.*

**MARINE CARGO**

Particulars	For the quarter ending 30.09.2012	Upto the quarter ending 30.09.2012	For the quarter ending 30.09.2011	Upto the quarter ending 30.09.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	679920	1585654	718238	1487202
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-27451	54197	-12539	62053
Gross Earned Premium	707371	1531457	730777	1425149
Add: Premium on reinsurance accepted	-20510	2633	2381	2843
Less : Premium on reinsurance ceded	133727	324161	140034	334313
Net Premium	525683	1264126	580585	1155732
Adjustment for change in reserve for unexpired risks	-27451	54197	-12539	62053
<b>Premium Earned (Net)</b>	<b>553134</b>	<b>1209929</b>	<b>593124</b>	<b>1093679</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.*

**MARINE HULL**

Particulars	For the quarter ending 30.09.2012	Upto the quarter ending 30.09.2012	For the quarter ending 30.09.2011	Upto the quarter ending 30.09.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	434257	1202930	485769	1224439
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	45552	-2030	271640	142
Gross Earned Premium	388705	1204960	214129	1224297
Add: Premium on reinsurance accepted	67227	110065	24219	105862
Less : Premium on reinsurance ceded	373428	1076632	427484	1091908
Net Premium	128056	236363	82504	238393
Adjustment for change in reserve for unexpired risks	45552	-2030	271640	142
<b>Premium Earned (Net)</b>	<b>82504</b>	<b>238393</b>	<b>-189136</b>	<b>238251</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.*

**MARINE TOTAL**

Particulars	For the quarter ending 30.09.2012	Upto the quarter ending 30.09.2012	For the quarter ending 30.09.2011	Upto the quarter ending 30.09.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	1114177	2788584	1204007	2711641
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	18101	52167	259101	62195
Gross Earned Premium	1096076	2736417	944906	2649446
Add: Premium on reinsurance accepted	46717	112698	26601	108706

Less : Premium on reinsurance ceded	507155	1400793	567518	1426221
Net Premium	653739	1500489	663088	1394124
Adjustment for change in reserve for unexpired risks	18101	52167	259101	62195
<b>Premium Earned (Net)</b>	<b>635638</b>	<b>1448322</b>	<b>403988</b>	<b>1331930</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.

#### MOTOR OD

Particulars	For the quarter ending 30.09.2012	Upto the quarter ending 30.09.2012	For the quarter ending 30.09.2011	Upto the quarter ending 30.09.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	2753173	5708101	2507845	5156426
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	102968	243976	88481	139105
Gross Earned Premium	2650205	5464125	2419364	5017321
Add: Premium on reinsurance accepted	825	825	18733	18733
Less : Premium on reinsurance ceded	268671	540350	247187	494535
Net Premium	2485327	5168576	2279391	4680624
Adjustment for change in reserve for unexpired risks	102968	243976	88481	139105
<b>Premium Earned (Net)</b>	<b>2382359</b>	<b>4924600</b>	<b>2190910</b>	<b>4541519</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.

#### MOTOR TP NON POOL

Particulars	For the quarter ending 30.09.2012	Upto the quarter ending 30.09.2012	For the quarter ending 30.09.2011	Upto the quarter ending 30.09.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	2748650	5565597	900642	1790320
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	824143	1690625	53123	97655
Gross Earned Premium	1924507	3874972	847519	1692665
Add: Premium on reinsurance accepted	0	0	0	0
Less : Premium on reinsurance ceded	285818	574790	86096	180762
Net Premium	2462832	4990807	814546	1609558
Adjustment for change in reserve for unexpired risks	824143	1690625	53123	97655
<b>Premium Earned (Net)</b>	<b>1638689</b>	<b>3300182</b>	<b>761423</b>	<b>1511903</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.

#### MOTOR TP POOL

Particulars	For the quarter ending 30.09.2012	Upto the quarter ending 30.09.2012	For the quarter ending 30.09.2011	Upto the quarter ending 30.09.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	0	0	1838626	3481509
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-1019227	-1699551	302731	463117
Gross Earned Premium	1019227	1699551	1535895	3018392
Add: Premium on reinsurance accepted	0	0	1614142	2974789
Less : Premium on reinsurance ceded	424312	424312	1838626	3481509
Net Premium	-424312	-424312	1614142	2974789
Adjustment for change in reserve for unexpired risks	-1019227	-1699551	302731	463117
<b>Premium Earned (Net)</b>	<b>594915</b>	<b>1275239</b>	<b>1311411</b>	<b>2511672</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.

#### MOTOR TP D.R. POOL

Particulars	For the quarter ending 30.09.2012	Upto the quarter ending 30.09.2012	For the quarter ending 30.09.2011	Upto the quarter ending 30.09.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)

Premium from direct business written	307732	628830	0	0
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	282305	314415	0	0
Gross Earned Premium	25427	314415	0	0
Add: Premium on reinsurance accepted	0	0	0	0
Less : Premium on reinsurance ceded	-256878	0	0	0
Net Premium	564610	628830	0	0
Adjustment for change in reserve for unexpired risks	282305	314415	0	0
<b>Premium Earned (Net)</b>	<b>282305</b>	<b>314415</b>	<b>0</b>	<b>0</b>

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

#### MOTOR TOTAL

Particulars	For the quarter ending 30.09.2012	Upto the quarter ending 30.09.2012	For the quarter ending 30.09.2011	Upto the quarter ending 30.09.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	5809555	11902528	5247113	10428255
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	190189	549465	444335	699877
Gross Earned Premium	5619366	11353063	4802778	9728378
Add: Premium on reinsurance accepted	825	825	1632875	2993522
Less : Premium on reinsurance ceded	721923	1539452	2171909	4156806
Net Premium	5088457	10363901	4708079	9264971
Adjustment for change in reserve for unexpired risks	190189	549465	444335	699877
<b>Premium Earned (Net)</b>	<b>4898268</b>	<b>9814436</b>	<b>4263744</b>	<b>8565094</b>

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

#### ENGINEERING

Particulars	For the quarter ending 30.09.2012	Upto the quarter ending 30.09.2012	For the quarter ending 30.09.2011	Upto the quarter ending 30.09.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	729187	1706859	725525	1538267
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	114645	99850	-214222	-33939
Gross Earned Premium	614542	1607009	939747	1572206
Add: Premium on reinsurance accepted	154750	331311	-70945	185347
Less : Premium on reinsurance ceded	184528	537576	184460	422719
Net Premium	699409	1500594	470120	1300895
Adjustment for change in reserve for unexpired risks	114645	99850	-214222	-33939
<b>Premium Earned (Net)</b>	<b>584764</b>	<b>1400744</b>	<b>684342</b>	<b>1334834</b>

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

#### AVIATION

Particulars	For the quarter ending 30.09.2012	Upto the quarter ending 30.09.2012	For the quarter ending 30.09.2011	Upto the quarter ending 30.09.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	254109	464408	189061	385980
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-15452	-2823	43699	39319
Gross Earned Premium	269561	467231	145362	346661
Add: Premium on reinsurance accepted	73083	148594	57533	135424
Less : Premium on reinsurance ceded	248964	471365	137463	374121
Net Premium	78228	141637	109131	147283
Adjustment for change in reserve for unexpired risks	-15452	-2823	43699	39319

<b>Premium Earned (Net)</b>	93680	144460	65432	107964
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Note: Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.

#### WORKMEN'S COMPENSATION

Particulars	For the quarter ending 30.09.2012	Upto the quarter ending 30.09.2012	For the quarter ending 30.09.2011	Upto the quarter ending 30.09.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	201830	410856	204127	406322
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-1337	1670	9617	18019
Gross Earned Premium	203167	409186	194510	388303
Add: Premium on reinsurance accepted	0	29	0	0
Less : Premium on reinsurance ceded	20353	41054	19977	39831
Net Premium	181477	369831	184150	366491
Adjustment for change in reserve for unexpired risks	-1337	1670	9617	18019
<b>Premium Earned (Net)</b>	<b>182814</b>	<b>368161</b>	<b>174533</b>	<b>348472</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.

#### PERSONAL ACCIDENT

Particulars	For the quarter ending 30.09.2012	Upto the quarter ending 30.09.2012	For the quarter ending 30.09.2011	Upto the quarter ending 30.09.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	376010	734844	714119	1076873
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-111448	-113126	53961	6193
Gross Earned Premium	487458	847970	660158	1070680
Add: Premium on reinsurance accepted	2665	12803	799	10936
Less : Premium on reinsurance ceded	63111	100409	176458	214320
Net Premium	315564	647238	538460	873489
Adjustment for change in reserve for unexpired risks	-111448	-113126	53961	6193
<b>Premium Earned (Net)</b>	<b>427012</b>	<b>760364</b>	<b>484499</b>	<b>867296</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.

#### HEALTH

Particulars	For the quarter ending 30.09.2012	Upto the quarter ending 30.09.2012	For the quarter ending 30.09.2011	Upto the quarter ending 30.09.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	4015635	7969934	4462118	7764304
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-231422	92543	845624	1078932
Gross Earned Premium	4247057	7877391	3616494	6685372
Add: Premium on reinsurance accepted	0	0	0	0
Less : Premium on reinsurance ceded	400914	796236	384553	775692
Net Premium	3614721	7173698	4077565	6988612
Adjustment for change in reserve for unexpired risks	-231422	92543	845624	1078932
<b>Premium Earned (Net)</b>	<b>3846143</b>	<b>7081155</b>	<b>3231941</b>	<b>5909680</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.

#### LIABILITY

Particulars	For the quarter ending 30.09.2012	Upto the quarter ending 30.09.2012	For the quarter ending 30.09.2011	Upto the quarter ending 30.09.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	110360	218191	101317	211657
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-7103	-7958	5226	16516
Gross Earned Premium	117463	226149	96091	195141

Add: Premium on reinsurance accepted	4112	7706	2309	5599
Less : Premium on reinsurance ceded	71649	82242	46598	57686
Net Premium	42823	143655	57028	159570
Adjustment for change in reserve for unexpired risks	-7103	-7958	5226	16516
<b>Premium Earned (Net)</b>	<b>49926</b>	<b>151613</b>	<b>51802</b>	<b>143054</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.

#### MISCELLANEOUS OTHERS

Particulars	For the quarter ending 30.09.2012	Upto the quarter ending 30.09.2012	For the quarter ending 30.09.2011	Upto the quarter ending 30.09.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	904885	2003147	941623	2116313
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-21786	-14169	-85415	-72833
Gross Earned Premium	926671	2017316	1027038	2189146
Add: Premium on reinsurance accepted	22506	154701	89432	121678
Less : Premium on reinsurance ceded	-18586	289149	41508	340955
Net Premium	945977	1868699	989547	1897036
Adjustment for change in reserve for unexpired risks	-21786	-14169	-85415	-72833
<b>Premium Earned (Net)</b>	<b>967763</b>	<b>1882868</b>	<b>1074962</b>	<b>1969869</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.

#### MISCELLANEOUS TOTAL

Particulars	For the quarter ending 30.09.2012	Upto the quarter ending 30.09.2012	For the quarter ending 30.09.2011	Upto the quarter ending 30.09.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	12401571	25410767	12585002	23927970
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-83715	605451	1102825	1752084
Gross Earned Premium	12485285	24805315	11482178	22175887
Add: Premium on reinsurance accepted	257941	655969	1712002	3452505
Less : Premium on reinsurance ceded	1692856	3857483	3162925	6382129
Net Premium	10966656	22209253	11134078	20998345
Adjustment for change in reserve for unexpired risks	-83714	605452	1102824	1752083
<b>Premium Earned (Net)</b>	<b>11050370</b>	<b>21603801</b>	<b>10031255</b>	<b>19246263</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.

#### TOTAL (ALL CLASSES)

Particulars	For the quarter ending 30.09.2012	Upto the quarter ending 30.09.2012	For the quarter ending 30.09.2011	Upto the quarter ending 30.09.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	16017031	34014374	16032226	31520240
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	142562	931197	1348312	2106659
Gross Earned Premium	15874468	33083176	14683915	29413582
Add: Premium on reinsurance accepted	464833	1205527	1646773	3860231
Less : Premium on reinsurance ceded	3292911	8067883	4729623	10092880
Net Premium	13188953	27152018	12949375	25287590
Adjustment for change in reserve for unexpired risks	142563	931198	1348311	2106658
<b>Premium Earned (Net)</b>	<b>13046390</b>	<b>26220820</b>	<b>11601064</b>	<b>23180932</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.