

FORM NL-4-PREMIUM SCHEDULE

PREMIUM EARNED [NET]

FIRE

Particulars	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014	For the quarter ending 30.09.2013	Upto the quarter ending 30.09.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	2615467	5800061	2698011	6469342
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-130611	-383816	-70403	129318
Gross Earned Premium	2746078	6183877	2768414	6340024
Add: Premium on reinsurance accepted	502198	652600	113430	502504
Less : Premium on reinsurance ceded	1951134	3519381	1383689	3270935
Net Premium	1166531	2933280	1427752	3700911
Adjustment for change in reserve for unexpired risks	-130611	-383816	-70403	129318
Premium Earned (Net)	1297142	3317096	1498155	3571593

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 30.09.2014	Upto the quarter ending 30.09.2014	For the quarter ending 30.09.2013	Upto the quarter ending 30.09.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	579751	1400660	669771	1524042
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-5877	-16711	21263	28142
Gross Earned Premium	585628	1417371	648508	1495900
Add: Premium on reinsurance accepted	10266	12958	492	1286
Less : Premium on reinsurance ceded	33562	126630	102054	204918
Net Premium	556455	1286988	568209	1320410
Adjustment for change in reserve for unexpired risks	-5877	-16711	21263	28142
Premium Earned (Net)	562332	1303699	546946	1292268

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 30.09.2014	Upto the quarter ending 30.09.2014	For the quarter ending 30.09.2013	Upto the quarter ending 30.09.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	342141	1028376	425777	1283993
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-69359	67781	44666	108276
Gross Earned Premium	411500	960595	381111	1175717
Add: Premium on reinsurance accepted	12818	148663	67309	144300
Less : Premium on reinsurance ceded	251596	764619	320364	1083654
Net Premium	103363	412420	172722	344639
Adjustment for change in reserve for unexpired risks	-69359	67781	44666	108276
Premium Earned (Net)	172722	344639	128056	236363

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 30.09.2014	Upto the quarter ending 30.09.2014	For the quarter ending 30.09.2013	Upto the quarter ending 30.09.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	921892	2429036	1095548	2808035
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-75236	51070	65929	136418

Gross Earned Premium	997128	2377966	1029619	2671617
Add: Premium on reinsurance accepted	23084	161621	67801	145586
Less : Premium on reinsurance ceded	285158	891249	422418	1288572
Net Premium	659818	1699408	740931	1665049
Adjustment for change in reserve for unexpired risks	-75236	51070	65929	136418
Premium Earned (Net)	735055	1648339	675002	1528631

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 30.09.2014	Upto the quarter ending 30.09.2014	For the quarter ending 30.09.2013	Upto the quarter ending 30.09.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	2933322	5933650	2788116	5657404
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	74257	136424	69270	85694
Gross Earned Premium	2859065	5797226	2718846	5571710
Add: Premium on reinsurance accepted	66	524	5314	5625
Less : Premium on reinsurance ceded	161009	321364	169564	323066
Net Premium	2772379	5612810	2623866	5339963
Adjustment for change in reserve for unexpired risks	74257	136424	69270	85694
Premium Earned (Net)	2698122	5476386	2554596	5254269

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 30.09.2014	Upto the quarter ending 30.09.2014	For the quarter ending 30.09.2013	Upto the quarter ending 30.09.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	3875019	7696158	3316454	6571571
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	375449	530183	232378	628301
Gross Earned Premium	3499570	7165975	3084076	5943270
Add: Premium on reinsurance accepted	0	0	-225823	0
Less : Premium on reinsurance ceded	196532	388384	163042	324162
Net Premium	3678487	7307774	2927589	6247409
Adjustment for change in reserve for unexpired risks	375449	530183	232378	628301
Premium Earned (Net)	3303038	6777591	2695211	5619108

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 30.09.2014	Upto the quarter ending 30.09.2014	For the quarter ending 30.09.2013	Upto the quarter ending 30.09.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	0	0	0	0
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	0	0	212156	212156
Gross Earned Premium	0	0	-212156	-212156
Add: Premium on reinsurance accepted	0	0	0	0
Less : Premium on reinsurance ceded	0	0	0	0
Net Premium	0	0	0	0
Adjustment for change in reserve for unexpired risks	0	0	212156	212156
Premium Earned (Net)	0	0	-212156	-212156

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 30.09.2014	Upto the quarter ending 30.09.2014	For the quarter ending 30.09.2013	Upto the quarter ending 30.09.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	118882	240807	239479	485932
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-41349	-68949	-193295	-155844
Gross Earned Premium	160231	309756	432774	641776
Add: Premium on reinsurance accepted	71439	130951	79094	156602
Less : Premium on reinsurance ceded	94997	192513	140552	325392
Net Premium	95324	179245	178021	317142
Adjustment for change in reserve for unexpired risks	-41349	-68949	-193295	-155844
Premium Earned (Net)	136673	248194	371316	472986

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 TOTAL

Particulars	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014	For the quarter ending 30.09.2013	Upto the quarter ending 30.09.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	6927223	13870615	6344049	12714907
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	408357	597658	320509	770307
Gross Earned Premium	6518866	13272957	6023540	11944600
Add: Premium on reinsurance accepted	71505	131475	-141415	162227
Less : Premium on reinsurance ceded	452538	902261	473158	972620
Net Premium	6546190	13099829	5729476	11904514
Adjustment for change in reserve for unexpired risks	408357	597658	320509	770307
Premium Earned (Net)	6137833	12502171	5408967	11134207

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

ENGINEERING

Particulars	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014	For the quarter ending 30.09.2013	Upto the quarter ending 30.09.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	775631	1861971	863645	1847552
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-134234	-142307	-6378	6254
Gross Earned Premium	909865	2004278	870023	1841298
Add: Premium on reinsurance accepted	-44062	61186	145828	277173
Less : Premium on reinsurance ceded	313384	694668	322820	611623
Net Premium	418185	1228489	686653	1513102
Adjustment for change in reserve for unexpired risks	-134234	-142307	-6378	6254
Premium Earned (Net)	552419	1370796	693031	1506848

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

AVIATION

Particulars	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014	For the quarter ending 30.09.2013	Upto the quarter ending 30.09.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	256578	482097	344760	597702
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	7505	-34645	-31665	-3251
Gross Earned Premium	249073	516742	376425	600953

Add: Premium on reinsurance accepted	25593	70900	-10118	116004
Less : Premium on reinsurance ceded	252261	487150	319742	578570
Net Premium	29910	65847	14900	135136
Adjustment for change in reserve for unexpired risks	7505	-34645	-31665	-3251
Premium Earned (Net)	22405	100492	46565	138387

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 30.09.2014	Upto the quarter ending 30.09.2014	For the quarter ending 30.09.2013	Upto the quarter ending 30.09.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	194595	403849	208717	437952
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-6406	-16056	8155	22918
Gross Earned Premium	201001	419905	200562	415034
Add: Premium on reinsurance accepted	0	0	0	0
Less : Premium on reinsurance ceded	9619	20294	10930	22286
Net Premium	184976	383555	197787	415666
Adjustment for change in reserve for unexpired risks	-6406	-16056	8155	22918
Premium Earned (Net)	191382	399611	189632	392748

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 30.09.2014	Upto the quarter ending 30.09.2014	For the quarter ending 30.09.2013	Upto the quarter ending 30.09.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	402321	753643	360915	735876
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	44908	15580	-15565	2482
Gross Earned Premium	357413	738063	376480	733394
Add: Premium on reinsurance accepted	26	766	66	96
Less : Premium on reinsurance ceded	28098	71048	76548	83771
Net Premium	374249	683361	284433	652201
Adjustment for change in reserve for unexpired risks	44908	15580	-15565	2482
Premium Earned (Net)	329341	667781	299998	649719

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 30.09.2014	Upto the quarter ending 30.09.2014	For the quarter ending 30.09.2013	Upto the quarter ending 30.09.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	5003601	10678420	4773839	9735665
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	113074	455463	453370	1030763
Gross Earned Premium	4890527	10222957	4320469	8704902
Add: Premium on reinsurance accepted	-6064	1203	0	2
Less : Premium on reinsurance ceded	249928	533475	252378	500444
Net Premium	4747609	10146148	4521461	9235223
Adjustment for change in reserve for unexpired risks	113074	455463	453370	1030763
Premium Earned (Net)	4634535	9690685	4068091	8204460

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 30.09.2014	Upto the quarter ending 30.09.2014	For the quarter ending 30.09.2013	Upto the quarter ending 30.09.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	150137	263241	137443	238142
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	31015	30112	11262	8340
Gross Earned Premium	119122	233129	126181	229802
Add: Premium on reinsurance accepted	46	221	88	137
Less : Premium on reinsurance ceded	22808	42905	72185	77945
Net Premium	127375	220557	65346	160334
Adjustment for change in reserve for unexpired risks	31015	30112	11262	8340
Premium Earned (Net)	96360	190445	54084	151994

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 30.09.2014	Upto the quarter ending 30.09.2014	For the quarter ending 30.09.2013	Upto the quarter ending 30.09.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	1057696	2241555	1003016	2158278
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-35523	-131478	73675	277435
Gross Earned Premium	1093219	2373033	929341	1880843
Add: Premium on reinsurance accepted	28013	178697	49529	502924
Less : Premium on reinsurance ceded	63427	259638	-40785	237631
Net Premium	1022282	2160614	1093330	2423571
Adjustment for change in reserve for unexpired risks	-35523	-131478	73675	277435
Premium Earned (Net)	1057805	2292092	1019655	2146136

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 30.09.2014	Upto the quarter ending 30.09.2014	For the quarter ending 30.09.2013	Upto the quarter ending 30.09.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	14767782	30555391	14036384	28466074
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	428696	774327	813363	2115248
Gross Earned Premium	14339086	29781064	13223021	26350826
Add: Premium on reinsurance accepted	75057	444448	43978	1058563
Less : Premium on reinsurance ceded	1392063	3011439	1486976	3084890
Net Premium	13450776	27988400	12593386	26439747
Adjustment for change in reserve for unexpired risks	428696	774327	813363	2115248
Premium Earned (Net)	13022080	27214073	11780023	24324499

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 30.09.2014	Upto the quarter ending 30.09.2014	For the quarter ending 30.09.2013	Upto the quarter ending 30.09.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	18305141	38784488	17829943	37743451
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	222849	441581	808889	2380984
Gross Earned Premium	18082292	38342907	17021054	35362467
Add: Premium on reinsurance accepted	600339	1258669	225209	1706653

Less : Premium on reinsurance ceded	3628355	7422069	3293083	7644397
Net Premium	15277125	32621088	14762069	31805707
Adjustment for change in reserve for unexpired risks	222849	441581	808889	2380984
Premium Earned (Net)	15054276	32179507	13953180	29424723

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