

FORM NL-4-PREMIUM SCHEDULE

PREMIUM EARNED [NET]

FIRE

Particulars	For the quarter ending 31.03.2014	Upto the quarter ending 31.03.2014	For the quarter ending 31.03.2013	Upto the quarter ending 31.03.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	2174062	10397762	2273780	9622067
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	65107	128278	184637	527525
Gross Earned Premium	2108955	10269484	2089143	9094542
Add: Premium on reinsurance accepted	388729	1419352	424565	1536079
Less : Premium on reinsurance ceded	756609	5084479	1022377	4682066
Net Premium	1806182	6732635	1675968	6476080
Adjustment for change in reserve for unexpired risks	65107	128278	184637	527525
Premium Earned (Net)	1741075	6604357	1491331	5948555

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 31.03.2014	Upto the quarter ending 31.03.2014	For the quarter ending 31.03.2013	Upto the quarter ending 31.03.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	622115	2725721	529219	2815548
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	63218	67412	-36166	19277
Gross Earned Premium	558897	2658309	565385	2796271
Add: Premium on reinsurance accepted	-55	1682	14143	19918
Less : Premium on reinsurance ceded	114006	361561	161744	604448
Net Premium	508054	2365842	381618	2231018
Adjustment for change in reserve for unexpired risks	63218	67412	-36166	19277
Premium Earned (Net)	444836	2298430	417784	2211741

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 31.03.2014	Upto the quarter ending 31.03.2014	For the quarter ending 31.03.2013	Upto the quarter ending 31.03.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	331153	2103298	450337	2160496
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	52495	187770	-25736	76821
Gross Earned Premium	278658	1915528	476073	2083675
Add: Premium on reinsurance accepted	60831	219746	54885	310589
Less : Premium on reinsurance ceded	222432	1578701	388165	1914512
Net Premium	169552	744343	117057	556573
Adjustment for change in reserve for unexpired risks	52495	187770	-25736	76821
Premium Earned (Net)	117057	556573	142793	479752

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 31.03.2014	Upto the quarter ending 31.03.2014	For the quarter ending 31.03.2013	Upto the quarter ending 31.03.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	953268	4829019	979556	4976044
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	115713	255182	-61902	96098
Gross Earned Premium	837555	4573837	1041458	4879946
Add: Premium on reinsurance accepted	60776	221428	69028	330507

Less : Premium on reinsurance ceded	336438	1940262	549909	2518960
Net Premium	677606	3110185	498675	2787591
Adjustment for change in reserve for unexpired risks	115713	255182	-61902	96098
Premium Earned (Net)	561894	2855004	560577	2691493

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 31.03.2014	Upto the quarter ending 31.03.2014	For the quarter ending 31.03.2013	Upto the quarter ending 31.03.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	3228393	11981994	3227400	12065126
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	83438	224936	103110	504218
Gross Earned Premium	3144955	11757058	3124290	11560908
Add: Premium on reinsurance accepted	45	10456	668	9964
Less : Premium on reinsurance ceded	151937	626317	318444	1158829
Net Premium	3076501	11366133	2909624	10916261
Adjustment for change in reserve for unexpired risks	83438	224936	103110	504218
Premium Earned (Net)	2993063	11141197	2806514	10412043

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 31.03.2014	Upto the quarter ending 31.03.2014	For the quarter ending 31.03.2013	Upto the quarter ending 31.03.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	3813051	13836326	3109776	11488811
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	405613	1400398	618522	3145797
Gross Earned Premium	3407438	12435928	2491254	8343014
Add: Premium on reinsurance accepted	120	315	0	0
Less : Premium on reinsurance ceded	203424	703475	311256	1156441
Net Premium	3609747	13133166	2798520	10332370
Adjustment for change in reserve for unexpired risks	405613	1400398	618522	3145797
Premium Earned (Net)	3204134	11732768	2179998	7186573

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 31.03.2014	Upto the quarter ending 31.03.2014	For the quarter ending 31.03.2013	Upto the quarter ending 31.03.2013
	(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	-1070755	-3414544
Gross Earned Premium	0	0	1070755	3414544
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	-1070755	-3414544
Premium Earned (Net)	0	0	1070755	3414544

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 31.03.2014	Upto the quarter ending 31.03.2014	For the quarter ending 31.03.2013	Upto the quarter ending 31.03.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)

Premium from direct business written	282523	1062801	393293	1357802
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-247309	-54670	252839	349290
Gross Earned Premium	529832	1117471	140454	1008512
Add: Premium on reinsurance accepted	-45441	376687	427018	427018
Less : Premium on reinsurance ceded	226022	850248	314633	1086240
Net Premium	11060	589240	505678	698580
Adjustment for change in reserve for unexpired risks	-247309	-54670	252839	349290
Premium Earned (Net)	258369	643910	252839	349290

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 31.03.2014	Upto the quarter ending 31.03.2014	For the quarter ending 31.03.2013	Upto the quarter ending 31.03.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	7323967	26881121	6730469	24911739
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	241742	1570664	-96284	584761
Gross Earned Premium	7082225	25310457	6826753	24326978
Add: Premium on reinsurance accepted	-45276	387458	427686	436982
Less : Premium on reinsurance ceded	581383	2180040	944333	3401510
Net Premium	6697308	25088539	6213822	21947211
Adjustment for change in reserve for unexpired risks	241742	1570664	-96284	584761
Premium Earned (Net)	6455566	23517875	6310106	21362450

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 31.03.2014	Upto the quarter ending 31.03.2014	For the quarter ending 31.03.2013	Upto the quarter ending 31.03.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	1090078	3747776	1315716	3814136
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-151483	-29215	52189	57897
Gross Earned Premium	1241561	3776991	1263527	3756239
Add: Premium on reinsurance accepted	-32510	552935	162447	573015
Less : Premium on reinsurance ceded	411845	1307468	529476	1335479
Net Premium	645723	2993243	948687	3051672
Adjustment for change in reserve for unexpired risks	-151483	-29215	52189	57897
Premium Earned (Net)	797206	3022458	896498	2993775

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 31.03.2014	Upto the quarter ending 31.03.2014	For the quarter ending 31.03.2013	Upto the quarter ending 31.03.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	255667	1116104	319809	1045725
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-5732	-119093	13711	108706
Gross Earned Premium	261399	1235197	306098	937019
Add: Premium on reinsurance accepted	73335	236137	81886	492014
Less : Premium on reinsurance ceded	236771	1078072	298000	1025384
Net Premium	92231	274169	103695	512355
Adjustment for change in reserve for unexpired risks	-5732	-119093	13711	108706

Premium Earned (Net)	97963	393262	89984	403649
-----------------------------	-------	--------	-------	--------

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 31.03.2014	Upto the quarter ending 31.03.2014	For the quarter ending 31.03.2013	Upto the quarter ending 31.03.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	187261	816460	224067	820670
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-10086	19758	14845	14832
Gross Earned Premium	197347	796702	209222	805838
Add: Premium on reinsurance accepted	0	0	0	29
Less : Premium on reinsurance ceded	9655	41876	26289	85630
Net Premium	177606	774584	197778	735069
Adjustment for change in reserve for unexpired risks	-10086	19758	14845	14832
Premium Earned (Net)	187692	754826	182933	720237

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 31.03.2014	Upto the quarter ending 31.03.2014	For the quarter ending 31.03.2013	Upto the quarter ending 31.03.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	398485	1424127	400491	1567796
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-20305	-86552	-34357	2450
Gross Earned Premium	418790	1510679	434848	1565346
Add: Premium on reinsurance accepted	51209	51305	7	46137
Less : Premium on reinsurance ceded	86387	191742	-3419	157140
Net Premium	363307	1283690	403917	1456793
Adjustment for change in reserve for unexpired risks	-20305	-86552	-34357	2450
Premium Earned (Net)	383612	1370242	438274	1454343

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 31.03.2014	Upto the quarter ending 31.03.2014	For the quarter ending 31.03.2013	Upto the quarter ending 31.03.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	5066542	18987515	4868783	16352802
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	250379	1662406	109694	618507
Gross Earned Premium	4816163	17325109	4759089	15734295
Add: Premium on reinsurance accepted	0	2	-1	-1
Less : Premium on reinsurance ceded	265871	1026272	568868	1716367
Net Premium	4800671	17961245	4299914	14636434
Adjustment for change in reserve for unexpired risks	250379	1662406	109694	618507
Premium Earned (Net)	4550292	16298839	4190220	14017927

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 31.03.2014	Upto the quarter ending 31.03.2014	For the quarter ending 31.03.2013	Upto the quarter ending 31.03.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	104838	451380	99967	411979
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-46563	-36738	4807	18696
Gross Earned Premium	151401	488118	95160	393283

Add: Premium on reinsurance accepted	320	508	4440	15658
Less : Premium on reinsurance ceded	70958	176077	-22918	78351
Net Premium	34200	275811	127325	349286
Adjustment for change in reserve for unexpired risks	-46563	-36738	4807	18696
Premium Earned (Net)	80763	312549	122518	330590

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 31.03.2014	Upto the quarter ending 31.03.2014	For the quarter ending 31.03.2013	Upto the quarter ending 31.03.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	1033215	4174129	966061	3853616
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	366147	910315	-128483	-448100
Gross Earned Premium	667068	3263814	1094544	4301716
Add: Premium on reinsurance accepted	692745	1677954	265674	509189
Less : Premium on reinsurance ceded	139102	531497	377171	862849
Net Premium	1586858	5320586	854564	3499956
Adjustment for change in reserve for unexpired risks	366147	910315	-128483	-448100
Premium Earned (Net)	1220711	4410271	983047	3948056

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 31.03.2014	Upto the quarter ending 31.03.2014	For the quarter ending 31.03.2013	Upto the quarter ending 31.03.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	15460053	57598612	14925363	52778463
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	624099	3891545	-63878	957749
Gross Earned Premium	14835954	53707067	14989241	51820714
Add: Premium on reinsurance accepted	739823	2906299	942139	2073023
Less : Premium on reinsurance ceded	1801972	6533044	2717800	8662710
Net Premium	14397904	53971867	13149702	46188776
Adjustment for change in reserve for unexpired risks	624099	3891545	-63878	957749
Premium Earned (Net)	13773805	50080322	13213580	45231027

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 31.03.2014	Upto the quarter ending 31.03.2014	For the quarter ending 31.03.2013	Upto the quarter ending 31.03.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	18587382	72825393	18178699	67376573
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	804920	4275005	58857	1581369
Gross Earned Premium	17782462	68550388	18119842	65795202
Add: Premium on reinsurance accepted	1189329	4547079	1435732	3939610
Less : Premium on reinsurance ceded	2895020	13557785	4290086	15863736
Net Premium	16881691	63814687	15324345	55452447
Adjustment for change in reserve for unexpired risks	804920	4275005	58857	1581369
Premium Earned (Net)	16076772	59539683	15265488	53871075

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