

**FORM NL-4-PREMIUM SCHEDULE**

**PREMIUM EARNED [NET]**

**FIRE**

Particulars	For the quarter	Upto the quarter	For the quarter	Upto the quarter
	ending 30.06.2013	ending 30.06.2013	ending 30.06.2012	ending 30.06.2012
	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)
Premium from direct business written	3771331	3771331	3313740	3313740
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	199721	199721	65403	65403
Gross Earned Premium	3571610	3571610	3248337	3248337
Add: Premium on reinsurance accepted	389074	389074	276685	276685
Less: Premium on reinsurance	1887246	1887246	1716707	1716707
Net Premium	2273159	2273159	1873718	1873718
Adjustment for change in reserve for unexpired risks	199721	199721	65403	65403
<b>Premium Earned (Net)</b>	<b>2073438</b>	<b>2073438</b>	<b>1808315</b>	<b>1808315</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	Upto the quarter	For the quarter	Upto the quarter
	ending 30.06.2013	ending 30.06.2013	ending 30.06.2012	ending 30.06.2012
	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)
Premium from direct business written	854271	854271	905734	905734
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	6879	6879	81648	81648
Gross Earned Premium	847392	847392	824086	824086
Add: Premium on reinsurance accepted	794	794	23143	23143
Less: Premium on reinsurance	102864	102864	190434	190434
Net Premium	752201	752201	738443	738443
Adjustment for change in reserve for unexpired risks	6879	6879	81648	81648
<b>Premium Earned (Net)</b>	<b>745322</b>	<b>745322</b>	<b>656795</b>	<b>656795</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	Upto the quarter	For the quarter	Upto the quarter
	ending 30.06.2013	ending 30.06.2013	ending 30.06.2012	ending 30.06.2012
	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)
Premium from direct business written	858216	858216	768673	768673
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	63610	63610	-47582	-47582
Gross Earned Premium	794606	794606	816255	816255
Add: Premium on reinsurance accepted	76991	76991	42838	42838
Less: Premium on reinsurance	763290	763290	703204	703204
Net Premium	171917	171917	108307	108307
Adjustment for change in reserve for unexpired risks	63610	63610	-47582	-47582
<b>Premium Earned (Net)</b>	<b>108307</b>	<b>108307</b>	<b>155889</b>	<b>155889</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	Upto the quarter	For the quarter	Upto the quarter
	ending 30.06.2013	ending 30.06.2013	ending 30.06.2012	ending 30.06.2012
	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)
Premium from direct business written	1712487	1712487	1674407	1674407
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	70489	70489	34066	34066
Gross Earned Premium	1641998	1641998	1640341	1640341
Add: Premium on reinsurance accepted	77785	77785	65981	65981
Less: Premium on reinsurance	866154	866154	893638	893638
Net Premium	924118	924118	846750	846750
Adjustment for change in reserve for unexpired risks	70489	70489	34066	34066
<b>Premium Earned (Net)</b>	<b>853629</b>	<b>853629</b>	<b>812684</b>	<b>812684</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	Upto the quarter	For the quarter	Upto the quarter
	ending 30.06.2013	ending 30.06.2013	ending 30.06.2012	ending 30.06.2012
	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)
Premium from direct business written	2869288	2869288	2954928	2954928
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	16424	16424	141008	141008
Gross Earned Premium	2852864	2852864	2813920	2813920
Add: Premium on reinsurance accepted	311	311	0	0
Less: Premium on reinsurance	153502	153502	271679	271679
Net Premium	2716097	2716097	2683249	2683249
Adjustment for change in reserve for unexpired risks	16424	16424	141008	141008
<b>Premium Earned (Net)</b>	<b>2699673</b>	<b>2699673</b>	<b>2542241</b>	<b>2542241</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	Upto the quarter	For the quarter	Upto the quarter
	ending 30.06.2013	ending 30.06.2013	ending 30.06.2012	ending 30.06.2012
	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)
Premium from direct business written	3255117	3255117	2816947	2816947
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	395923	395923	866482	866482
Gross Earned Premium	2859194	2859194	1950465	1950465
Add: Premium on reinsurance accepted	225823	225823	0	0
Less: Premium on reinsurance	161120	161120	288972	288972
Net Premium	3319820	3319820	2527975	2527975

Adjustment for change in reserve for unexpired risks	395923	395923	866482	866482
<b>Premium Earned (Net)</b>	<b>2923897</b>	<b>2923897</b>	<b>1661493</b>	<b>1661493</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 30.06.2013 (Rs. '000)	Upto the quarter ending 30.06.2013 (Rs. '000)	For the quarter ending 30.06.2012 (Rs. '000)	Upto the quarter ending 30.06.2012 (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	-680324	-680324
Gross Earned Premium	0	0	680324	680324
Add: Premium on reinsurance accepted	0	0	0	0
Less: Premium on reinsurance	0	0	0	0
Net Premium	0	0	0	0
Adjustment for change in reserve for unexpired risks	0	0	-680324	-680324
<b>Premium Earned (Net)</b>	<b>0</b>	<b>0</b>	<b>680324</b>	<b>680324</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 30.06.2013 (Rs. '000)	Upto the quarter ending 30.06.2013 (Rs. '000)	For the quarter ending 30.06.2012 (Rs. '000)	Upto the quarter ending 30.06.2012 (Rs. '000)
Premium from direct business written	246453	246453	321098	321098
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	37451	37451	32110	32110
Gross Earned Premium	209002	209002	288988	288988
Add: Premium on reinsurance accepted	77508	77508	0	0
Less: Premium on reinsurance	184840	184840	256878	256878
Net Premium	139121	139121	64220	64220
Adjustment for change in reserve for unexpired risks	37451	37451	32110	32110
<b>Premium Earned (Net)</b>	<b>101670</b>	<b>101670</b>	<b>32110</b>	<b>32110</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 TOTAL

Particulars	For the quarter ending 30.06.2013 (Rs. '000)	Upto the quarter ending 30.06.2013 (Rs. '000)	For the quarter ending 30.06.2012 (Rs. '000)	Upto the quarter ending 30.06.2012 (Rs. '000)
Premium from direct business written	6370858	6370858	6092973	6092973
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	449798	449798	359276	359276
Gross Earned Premium	5921060	5921060	5733697	5733697
Add: Premium on reinsurance accepted	303642	303642	0	0
Less: Premium on reinsurance	499462	499462	817529	817529
Net Premium	6175038	6175038	5275444	5275444
Adjustment for change in reserve for unexpired risks	449798	449798	359276	359276
<b>Premium Earned (Net)</b>	<b>5725240</b>	<b>5725240</b>	<b>4916168</b>	<b>4916168</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.

#### ENGINEERING

Particulars	For the quarter ending 30.06.2013 (Rs. '000)	Upto the quarter ending 30.06.2013 (Rs. '000)	For the quarter ending 30.06.2012 (Rs. '000)	Upto the quarter ending 30.06.2012 (Rs. '000)
Premium from direct business written	983907	983907	977672	977672
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	12632	12632	-14795	-14795
Gross Earned Premium	971275	971275	992467	992467
Add: Premium on reinsurance accepted	131345	131345	176561	176561
Less: Premium on reinsurance	288803	288803	353048	353048
Net Premium	826449	826449	801185	801185
Adjustment for change in reserve for unexpired risks	12632	12632	-14795	-14795
<b>Premium Earned (Net)</b>	<b>813817</b>	<b>813817</b>	<b>815980</b>	<b>815980</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.

#### AVIATION

Particulars	For the quarter ending 30.06.2013 (Rs. '000)	Upto the quarter ending 30.06.2013 (Rs. '000)	For the quarter ending 30.06.2012 (Rs. '000)	Upto the quarter ending 30.06.2012 (Rs. '000)
Premium from direct business written	252942	252942	210299	210299
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	28414	28414	12629	12629
Gross Earned Premium	224528	224528	197670	197670
Add: Premium on reinsurance accepted	126122	126122	75511	75511
Less: Premium on reinsurance	258828	258828	222401	222401
Net Premium	120236	120236	63409	63409
Adjustment for change in reserve for unexpired risks	28414	28414	12629	12629
<b>Premium Earned (Net)</b>	<b>91822</b>	<b>91822</b>	<b>50780</b>	<b>50780</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.

#### WORKMEN'S COMPENSATION

Particulars	For the quarter ending 30.06.2013 (Rs. '000)	Upto the quarter ending 30.06.2013 (Rs. '000)	For the quarter ending 30.06.2012 (Rs. '000)	Upto the quarter ending 30.06.2012 (Rs. '000)
Premium from direct business written	229235	229235	209026	209026
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	14763	14763	3007	3007
Gross Earned Premium	214472	214472	206019	206019
Add: Premium on reinsurance accepted	0	0	29	29
Less: Premium on reinsurance	11356	11356	20701	20701
Net Premium	217879	217879	188354	188354
Adjustment for change in reserve for unexpired risks	14763	14763	3007	3007
<b>Premium Earned (Net)</b>	<b>203116</b>	<b>203116</b>	<b>185347</b>	<b>185347</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	Upto the quarter	For the quarter	Upto the quarter
	ending 30.06.2013	ending 30.06.2013	ending 30.06.2012	ending 30.06.2012
	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)
Premium from direct business written	374961	374961	358834	358834
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	18047	18047	-1678	-1678
Gross Earned Premium	356914	356914	360512	360512
Add: Premium on reinsurance accepted	30	30	10138	10138
Less: Premium on reinsurance	7223	7223	37298	37298
Net Premium	367768	367768	331674	331674
Adjustment for change in reserve for unexpired risks	18047	18047	-1678	-1678
<b>Premium Earned (Net)</b>	<b>349721</b>	<b>349721</b>	<b>333352</b>	<b>333352</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	Upto the quarter	For the quarter	Upto the quarter
	ending 30.06.2013	ending 30.06.2013	ending 30.06.2012	ending 30.06.2012
	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)
Premium from direct business written	4961826	4961826	3954299	3954299
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	577393	577393	323965	323965
Gross Earned Premium	4384433	4384433	3630334	3630334
Add: Premium on reinsurance accepted	2	2	0	0
Less: Premium on reinsurance	248066	248066	395322	395322
Net Premium	4713762	4713762	3558977	3558977
Adjustment for change in reserve for unexpired risks	577393	577393	323965	323965
<b>Premium Earned (Net)</b>	<b>4136369</b>	<b>4136369</b>	<b>3235012</b>	<b>3235012</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	Upto the quarter	For the quarter	Upto the quarter
	ending 30.06.2013	ending 30.06.2013	ending 30.06.2012	ending 30.06.2012
	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)
Premium from direct business written	100699	100699	107831	107831
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-2922	-2922	-855	-855
Gross Earned Premium	103621	103621	108686	108686
Add: Premium on reinsurance accepted	49	49	3594	3594
Less: Premium on reinsurance	5760	5760	10593	10593
Net Premium	94988	94988	100832	100832
Adjustment for change in reserve for unexpired risks	-2922	-2922	-855	-855
<b>Premium Earned (Net)</b>	<b>97910</b>	<b>97910</b>	<b>101687</b>	<b>101687</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	Upto the quarter	For the quarter	Upto the quarter
	ending 30.06.2013	ending 30.06.2013	ending 30.06.2012	ending 30.06.2012
	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)
Premium from direct business written	1155262	1155262	1098262	1098262
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	203760	203760	7617	7617
Gross Earned Premium	951502	951502	1090645	1090645
Add: Premium on reinsurance accepted	453395	453395	132195	132195
Less: Premium on reinsurance	278416	278416	307735	307735
Net Premium	1330241	1330241	922722	922722
Adjustment for change in reserve for unexpired risks	203760	203760	7617	7617
<b>Premium Earned (Net)</b>	<b>1126481</b>	<b>1126481</b>	<b>915105</b>	<b>915105</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	Upto the quarter	For the quarter	Upto the quarter
	ending 30.06.2013	ending 30.06.2013	ending 30.06.2012	ending 30.06.2012
	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)
Premium from direct business written	14429690	14429690	13009196	13009196
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	1301885	1301885	689166	689166
Gross Earned Premium	13127805	13127805	12320030	12320030
Add: Premium on reinsurance accepted	1014585	1014585	398028	398028
Less: Premium on reinsurance	1597914	1597914	2164627	2164627
Net Premium	13846361	13846361	11242597	11242597
Adjustment for change in reserve for unexpired risks	1301885	1301885	689166	689166
<b>Premium Earned (Net)</b>	<b>12544476</b>	<b>12544476</b>	<b>10553431</b>	<b>10553431</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	Upto the quarter	For the quarter	Upto the quarter
	ending 30.06.2013	ending 30.06.2013	ending 30.06.2012	ending 30.06.2012
	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)
Premium from direct business written	19913508	19913508	17997343	17997343
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	1572095	1572095	788635	788635
Gross Earned Premium	18341413	18341413	17208708	17208708
Add: Premium on reinsurance accepted	1481444	1481444	740694	740694
Less: Premium on reinsurance	4351314	4351314	4774972	4774972
Net Premium	17043638	17043638	13963065	13963065
Adjustment for change in reserve for unexpired risks	1572094	1572094	788635	788635
<b>Premium Earned (Net)</b>	<b>15471544</b>	<b>15471544</b>	<b>13174430</b>	<b>13174430</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.