

FORM NL-4-PREMIUM SCHEDULE

PREMIUM EARNED [NET]

FIRE

Particulars	For the quarter ending 30.09.2013	Upto the quarter ending 30.09.2013	For the quarter ending 30.09.2012	Upto the quarter ending 30.09.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	2698011	6469342	2501283	5815023
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-70403	129318	208176	273579
Gross Earned Premium	2768414	6340024	2293107	5541444
Add: Premium on reinsurance accepted	113430	502504	160175	436860
Less : Premium on reinsurance ceded	1383689	3270935	1092900	2809607
Net Premium	1427752	3700911	1568558	3442276
Adjustment for change in reserve for unexpired risks	-70403	129318	208176	273579
Premium Earned (Net)	1498155	3571593	1360382	3168697

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 30.09.2013	Upto the quarter ending 30.09.2013	For the quarter ending 30.09.2012	Upto the quarter ending 30.09.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	669771	1524042	679920	1585654
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	21263	28142	-27451	54197
Gross Earned Premium	648508	1495900	707371	1531457
Add: Premium on reinsurance accepted	492	1286	-20510	2633
Less : Premium on reinsurance ceded	102054	204918	133727	324161
Net Premium	568209	1320410	525683	1264126
Adjustment for change in reserve for unexpired risks	21263	28142	-27451	54197
Premium Earned (Net)	546946	1292268	553134	1209929

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 30.09.2013	Upto the quarter ending 30.09.2013	For the quarter ending 30.09.2012	Upto the quarter ending 30.09.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	425777	1283993	434257	1202930
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	44666	108276	45553	-2029
Gross Earned Premium	381111	1175717	388704	1204959
Add: Premium on reinsurance accepted	67309	144300	67227	110065
Less : Premium on reinsurance ceded	320364	1083654	373428	1076632
Net Premium	172722	344639	128056	236363
Adjustment for change in reserve for unexpired risks	44666	108276	45553	-2029
Premium Earned (Net)	128056	236363	82503	238392

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 30.09.2013	Upto the quarter ending 30.09.2013	For the quarter ending 30.09.2012	Upto the quarter ending 30.09.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	1095548	2808035	1114177	2788584
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	65929	136418	18102	52168

Gross Earned Premium	1029619	2671617	1096075	2736416
Add: Premium on reinsurance accepted	67801	145586	46717	112698
Less : Premium on reinsurance ceded	422418	1288572	507155	1400793
Net Premium	740931	1665049	653739	1500489
Adjustment for change in reserve for unexpired risks	65929	136418	18102	52168
Premium Earned (Net)	675002	1528631	635637	1448321

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 30.09.2013	Upto the quarter ending 30.09.2013	For the quarter ending 30.09.2012	Upto the quarter ending 30.09.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	2788116	5657404	2753173	5708101
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	69270	85694	102968	243976
Gross Earned Premium	2718846	5571710	2650205	5464125
Add: Premium on reinsurance accepted	5314	5625	825	825
Less : Premium on reinsurance ceded	169564	323066	268671	540350
Net Premium	2623866	5339963	2485327	5168576
Adjustment for change in reserve for unexpired risks	69270	85694	102968	243976
Premium Earned (Net)	2554596	5254269	2382359	4924600

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 30.09.2013	Upto the quarter ending 30.09.2013	For the quarter ending 30.09.2012	Upto the quarter ending 30.09.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	3316454	6571571	2748650	5565597
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	232378	628301	824142	1690624
Gross Earned Premium	3084076	5943270	1924508	3874973
Add: Premium on reinsurance accepted	-225823	0	0	0
Less : Premium on reinsurance ceded	163042	324162	285818	574790
Net Premium	2927589	6247409	2462832	4990807
Adjustment for change in reserve for unexpired risks	232378	628301	824142	1690624
Premium Earned (Net)	2695211	5619108	1638690	3300183

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 30.09.2013	Upto the quarter ending 30.09.2013	For the quarter ending 30.09.2012	Upto the quarter ending 30.09.2012
	(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	212156	212156	-1019227	-1699551
Gross Earned Premium	-212156	-212156	1019227	1699551
Add: Premium on reinsurance accepted	0	0	0	0
Less : Premium on reinsurance ceded	0	0	424312	424312
Net Premium	0	0	-424312	-424312
Adjustment for change in reserve for unexpired risks	212156	212156	-1019227	-1699551
Premium Earned (Net)	-212156	-212156	594915	1275239

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 30.09.2013	Upto the quarter ending 30.09.2013	For the quarter ending 30.09.2012	Upto the quarter ending 30.09.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	239479	485932	307732	628830
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-193295	-155844	282305	314415
Gross Earned Premium	432774	641776	25427	314415
Add: Premium on reinsurance accepted	79094	156602	0	0
Less : Premium on reinsurance ceded	140552	325392	-256878	0
Net Premium	178021	317142	564610	628830
Adjustment for change in reserve for unexpired risks	-193295	-155844	282305	314415
Premium Earned (Net)	371316	472986	282305	314415

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 30.09.2013	Upto the quarter ending 30.09.2013	For the quarter ending 30.09.2012	Upto the quarter ending 30.09.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	6344049	12714907	5809555	11902528
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	320509	770307	190188	549464
Gross Earned Premium	6023540	11944600	5619367	11353064
Add: Premium on reinsurance accepted	-141415	162227	825	825
Less : Premium on reinsurance ceded	473158	972620	721923	1539452
Net Premium	5729476	11904514	5088457	10363901
Adjustment for change in reserve for unexpired risks	320509	770307	190188	549464
Premium Earned (Net)	5408967	11134207	4898269	9814437

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 30.09.2013	Upto the quarter ending 30.09.2013	For the quarter ending 30.09.2012	Upto the quarter ending 30.09.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	863645	1847552	729187	1706859
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-6378	6254	114645	99850
Gross Earned Premium	870023	1841298	614542	1607009
Add: Premium on reinsurance accepted	145828	277173	154750	331311
Less : Premium on reinsurance ceded	322820	611623	184528	537576
Net Premium	686653	1513102	699409	1500594
Adjustment for change in reserve for unexpired risks	-6378	6254	114645	99850
Premium Earned (Net)	693031	1506848	584764	1400744

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 30.09.2013	Upto the quarter ending 30.09.2013	For the quarter ending 30.09.2012	Upto the quarter ending 30.09.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	344760	597702	254109	464408
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-31665	-3251	-15452	-2823
Gross Earned Premium	376425	600953	269561	467231

Add: Premium on reinsurance accepted	-10118	116004	73083	148594
Less : Premium on reinsurance ceded	319742	578570	248964	471365
Net Premium	14900	135136	78228	141637
Adjustment for change in reserve for unexpired risks	-31665	-3251	-15452	-2823
Premium Earned (Net)	46565	138387	93680	144460

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 30.09.2013	Upto the quarter ending 30.09.2013	For the quarter ending 30.09.2012	Upto the quarter ending 30.09.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	208717	437952	201830	410856
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	8155	22918	-1337	1670
Gross Earned Premium	200562	415034	203167	409186
Add: Premium on reinsurance accepted	0	0	0	29
Less : Premium on reinsurance ceded	10930	22286	20353	41054
Net Premium	197787	415666	181477	369831
Adjustment for change in reserve for unexpired risks	8155	22918	-1337	1670
Premium Earned (Net)	189632	392748	182814	368161

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 30.09.2013	Upto the quarter ending 30.09.2013	For the quarter ending 30.09.2012	Upto the quarter ending 30.09.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	360915	735876	376010	734844
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-15565	2482	-111447	-113125
Gross Earned Premium	376480	733394	487457	847969
Add: Premium on reinsurance accepted	66	96	2665	12803
Less : Premium on reinsurance ceded	76548	83771	63111	100409
Net Premium	284433	652201	315564	647238
Adjustment for change in reserve for unexpired risks	-15565	2482	-111447	-113125
Premium Earned (Net)	299998	649719	427011	760363

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 30.09.2013	Upto the quarter ending 30.09.2013	For the quarter ending 30.09.2012	Upto the quarter ending 30.09.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	4773839	9735665	4015635	7969934
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	453370	1030763	-231422	92543
Gross Earned Premium	4320469	8704902	4247057	7877391
Add: Premium on reinsurance accepted	0	2	0	0
Less : Premium on reinsurance ceded	252378	500444	400914	796236
Net Premium	4521461	9235223	3614721	7173698
Adjustment for change in reserve for unexpired risks	453370	1030763	-231422	92543
Premium Earned (Net)	4068091	8204460	3846143	7081155

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 30.09.2013	Upto the quarter ending 30.09.2013	For the quarter ending 30.09.2012	Upto the quarter ending 30.09.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	137443	238142	110360	218191
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	11262	8340	-7103	-7958
Gross Earned Premium	126181	229802	117463	226149
Add: Premium on reinsurance accepted	88	137	4112	7706
Less : Premium on reinsurance ceded	72185	77945	71649	82242
Net Premium	65346	160334	42823	143655
Adjustment for change in reserve for unexpired risks	11262	8340	-7103	-7958
Premium Earned (Net)	54084	151994	49926	151613

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 30.09.2013	Upto the quarter ending 30.09.2013	For the quarter ending 30.09.2012	Upto the quarter ending 30.09.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	1003014	2158276	904886	2003148
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	73675	277435	-21784	-14167
Gross Earned Premium	929339	1880841	926670	2017315
Add: Premium on reinsurance accepted	49529	502924	22505	154700
Less : Premium on reinsurance ceded	-40785	237631	-18587	289148
Net Premium	1093328	2423569	945978	1868700
Adjustment for change in reserve for unexpired risks	73675	277435	-21784	-14167
Premium Earned (Net)	1019652	2146133	967762	1882867

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 30.09.2013	Upto the quarter ending 30.09.2013	For the quarter ending 30.09.2012	Upto the quarter ending 30.09.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	14036382	28466072	12401572	25410768
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	813364	2115249	-83712	605454
Gross Earned Premium	13223019	26350824	12485284	24805314
Add: Premium on reinsurance accepted	43978	1058563	257940	655968
Less : Premium on reinsurance ceded	1486976	3084890	1692855	3857482
Net Premium	12593384	26439745	10966657	22209254
Adjustment for change in reserve for unexpired risks	813363	2115248	-83712	605454
Premium Earned (Net)	11780020	24324496	11050369	21603800

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 30.09.2013	Upto the quarter ending 30.09.2013	For the quarter ending 30.09.2012	Upto the quarter ending 30.09.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	17829943	37743451	16017031	34014374
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	808889	2380984	142563	931198
Gross Earned Premium	17021052	35362465	15874466	33083174
Add: Premium on reinsurance accepted	225209	1706653	464833	1205527

Less : Premium on reinsurance ceded	3293083	7644397	3292910	8067882
Net Premium	14762067	31805705	13188954	27152019
Adjustment for change in reserve for unexpired risks	808889	2380984	142563	931198
Premium Earned (Net)	13953180	29424723	13046391	26220821

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