

FORM NL-4-PREMIUM SCHEDULE

PREMIUM EARNED [NET]

FIRE

Particulars	For the quarter	Upto the quarter	For the quarter ending	Upto the quarter
	ending 31.12.2011	ending 31.12.2011	31.12.2010	ending 31.12.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	1491611	6372240	1166549	5297980
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	162531	537130	104510	377019
Gross Earned Premium	1329080	5835110	1062039	4920961
Add: Premium on reinsurance accepted	444375	743395	272437	525083
Less : Premium on reinsurance	716768	3001298	418255	2491973
Net Premium	1219218	4114337	1020731	3331090
Adjustment for change in reserve for unexpired risks	99244	391624	57161	34294
Premium Earned (Net)	1119974	3722713	963570	3296796

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 ending	Upto the quarter
	ending 31.12.2011	ending 31.12.2011	31.12.2010	ending 31.12.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	775278	2262480	656221	1881495
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	59529	190493	84525	219656
Gross Earned Premium	715749	2071987	571696	1661839
Add: Premium on reinsurance accepted	4490	7333	-10861	51718
Less : Premium on reinsurance	196985	531298	127384	383610
Net Premium	582783	1738515	517974	1549602
Adjustment for change in reserve for unexpired risks	32404	94457	29594	125242
Premium Earned (Net)	550379	1644058	488381	1424361

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 ending	Upto the quarter
	ending 31.12.2011	ending 31.12.2011	31.12.2010	ending 31.12.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	438052	1662491	431594	1668708
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	6458	-6217	91130	275803
Gross Earned Premium	431594	1668708	340464	1392905
Add: Premium on reinsurance accepted	49930	155792	95084	174179
Less : Premium on reinsurance	389416	1481324	328068	1406026
Net Premium	98566	336959	198610	436861
Adjustment for change in reserve for unexpired risks	-100044	-99902	176534	168685
Premium Earned (Net)	198610	436861	22077	268176

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 ending	Upto the quarter
	ending 31.12.2011	ending 31.12.2011	31.12.2010	ending 31.12.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	1213330	3924971	1087815	3550203
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	65987	184276	175655	495459
Gross Earned Premium	1147343	3740695	912160	3054744
Add: Premium on reinsurance accepted	54420	163125	84221	225896
Less : Premium on reinsurance	586401	2012622	455452	1789636
Net Premium	681349	2075474	716586	1986464
Adjustment for change in reserve for unexpired risks	-67640	-5445	206128	293927
Premium Earned (Net)	748989	2080919	510458	1692537

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 31.12.2011	Upto the quarter ending 31.12.2011	For the quarter ending 31.12.2010	Upto the quarter ending 31.12.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	2792476	7948902	2498859	7360451
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	146809	294226	117601	360575
Gross Earned Premium	2645667	7654676	2381258	6999876
Add: Premium on reinsurance accepted	1035	19768	5924	12905
Less : Premium on reinsurance	269714	764249	265970	732129
Net Premium	2523797	7204421	2238812	6641226
Adjustment for change in reserve for unexpired risks	142492	281598	99258	315296
Premium Earned (Net)	2381305	6922823	2139555	6325931

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 31.12.2011	Upto the quarter ending 31.12.2011	For the quarter ending 31.12.2010	Upto the quarter ending 31.12.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	972347	2762667	857235	2431955
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	57556	165356	35304	123334
Gross Earned Premium	914791	2597311	821931	2308621
Add: Premium on reinsurance accepted	0	0	0	0
Less : Premium on reinsurance	102605	283367	75930	236399
Net Premium	869742	2479300	781304	2195555
Adjustment for change in reserve for unexpired risks	44219	141873	39488	119881
Premium Earned (Net)	825523	2337427	741816	2075674

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 31.12.2011	Upto the quarter ending 31.12.2011	For the quarter ending 31.12.2010	Upto the quarter ending 31.12.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	1878445	5359954	1169567	3489047
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	354439	935454	23407	109918
Gross Earned Premium	1524006	4424500	1146160	3379129
Add: Premium on reinsurance accepted	1712789	4687578	1092419	3140974
Less : Premium on reinsurance	1878445	5359954	1137315	3456795
Net Premium	1712789	4687578	1124671	3173226
Adjustment for change in reserve for unexpired risks	294059	757176	141303	238312
Premium Earned (Net)	1418730	3930402	983368	2934914

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 31.12.2011	Upto the quarter ending 31.12.2011	For the quarter ending 31.12.2010	Upto the quarter ending 31.12.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	5643268	16071523	4525661	13281453
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	558804	1395036	176312	593827
Gross Earned Premium	5084464	14676487	4349349	12687626
Add: Premium on reinsurance accepted	1713824	4707346	1098342	3153878
Less : Premium on reinsurance	2250764	6407570	1479216	4425324
Net Premium	5106328	14371299	4144787	12010007
Adjustment for change in reserve for unexpired risks	480770	1180647	280050	673490
Premium Earned (Net)	4625558	13190652	3864738	11336518

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 31.12.2011 (Rs.'000)	Upto the quarter ending 31.12.2011 (Rs.'000)	For the quarter ending 31.12.2010 (Rs.'000)	Upto the quarter ending 31.12.2010 (Rs.'000)
Premium from direct business written	882729	2420996	675921	2116838
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	103404	152079	48170	144524
Gross Earned Premium	779325	2268917	627751	1972314
Add: Premium on reinsurance accepted	240659	426006	482012	730699
Less : Premium on reinsurance	332713	755432	212579	533410
Net Premium	790675	2091570	945354	2314127
Adjustment for change in reserve for unexpired risks	-77340	-111279	265268	430060
Premium Earned (Net)	868015	2202849	680086	1884067

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 31.12.2011 (Rs.'000)	Upto the quarter ending 31.12.2011 (Rs.'000)	For the quarter ending 31.12.2010 (Rs.'000)	Upto the quarter ending 31.12.2010 (Rs.'000)
Premium from direct business written	215312	601292	242355	604846
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-13522	-1777	9835	-69120
Gross Earned Premium	228834	603069	232520	673966
Add: Premium on reinsurance accepted	71800	207224	78528	182217
Less : Premium on reinsurance	215725	589846	269573	667109
Net Premium	71387	218670	51310	119954
Adjustment for change in reserve for unexpired risks	10038	49358	-19061	-32566
Premium Earned (Net)	61349	169312	70370	152519

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 31.12.2011 (Rs.'000)	Upto the quarter ending 31.12.2011 (Rs.'000)	For the quarter ending 31.12.2010 (Rs.'000)	Upto the quarter ending 31.12.2010 (Rs.'000)
Premium from direct business written	189045	595367	178185	544707
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	5430	25330	6595	43255
Gross Earned Premium	183615	570037	171590	501452
Add: Premium on reinsurance accepted	26	26	0	0
Less : Premium on reinsurance	18246	58077	16914	52983
Net Premium	170825	537316	161271	491724
Adjustment for change in reserve for unexpired risks	4777	22796	5663	38867
Premium Earned (Net)	166048	514520	155607	452856

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 31.12.2011 (Rs.'000)	Upto the quarter ending 31.12.2011 (Rs.'000)	For the quarter ending 31.12.2010 (Rs.'000)	Upto the quarter ending 31.12.2010 (Rs.'000)
Premium from direct business written	302172	1379045	420161	1396378
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-58995	-8667	-55087	34620
Gross Earned Premium	361167	1387712	475248	1361758
Add: Premium on reinsurance accepted	29495	40431	3130	7541
Less : Premium on reinsurance	225894	440214	46488	166013
Net Premium	105773	979262	376803	1237906
Adjustment for change in reserve for unexpired risks	-135515	-129322	-19564	58364
Premium Earned (Net)	241288	1108584	396367	1179542

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 31.12.2011	Upto the quarter ending 31.12.2011	For the quarter ending 31.12.2010	Upto the quarter ending 31.12.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	2601829	10366133	3348956	9456297
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-373564	797418	350767	813416
Gross Earned Premium	2975393	9568715	2998189	8642881
Add: Premium on reinsurance accepted	291	291	0	0
Less : Premium on reinsurance	271838	1047530	285153	945242
Net Premium	2330282	9318894	3063803	8511055
Adjustment for change in reserve for unexpired risks	-366761	712171	340423	732014
Premium Earned (Net)	2697043	8606723	2723379	7779040

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 31.12.2011	Upto the quarter ending 31.12.2011	For the quarter ending 31.12.2010	Upto the quarter ending 31.12.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	82155	293812	84050	267541
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-947	13136	-21144	-46688
Gross Earned Premium	83102	280676	105194	314229
Add: Premium on reinsurance accepted	6795	12394	2232	7113
Less : Premium on reinsurance	54336	112022	26797	88628
Net Premium	34614	194184	59485	186026
Adjustment for change in reserve for unexpired risks	-12436	4079	11445	-42000
Premium Earned (Net)	47050	190105	48040	228026

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 31.12.2011	Upto the quarter ending 31.12.2011	For the quarter ending 31.12.2010	Upto the quarter ending 31.12.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	944939	3061253	1230398	3518840
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-142730	-228794	130670	156867
Gross Earned Premium	1087669	3290047	1099728	3361973
Add: Premium on reinsurance accepted	571269	692946	260635	303909
Less : Premium on reinsurance	128619	469574	250142	539154
Net Premium	1387589	3284625	1240891	3283595
Adjustment for change in reserve for unexpired risks	73349	515	262223	248964
Premium Earned (Net)	1314240	3284110	978667	3034630

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 31.12.2011	Upto the quarter ending 31.12.2011	For the quarter ending 31.12.2010	Upto the quarter ending 31.12.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	10861449	34789421	10705689	31186901
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	77880	2143760	646118	1670701
Gross Earned Premium	10783569	32645660	10059569	29516199
Add: Premium on reinsurance accepted	2634159	6086664	1924880	4385357
Less : Premium on reinsurance	3498135	9880265	2586862	7417862
Net Premium	9997473	30995820	10043708	28154396
Adjustment for change in reserve for unexpired risks	-23118	1728965	1126450	2107195
Premium Earned (Net)	10020591	29266855	8917256	26047201

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 31.12.2011	Upto the quarter ending 31.12.2011	For the quarter ending 31.12.2010	Upto the quarter ending 31.12.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	13566390	45086632	12960053	40035084
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	306398	2865166	926283	2543179
Gross Earned Premium	13259992	42221465	12033768	37491904
Add: Premium on reinsurance accepted	3132954	6993184	2281539	5136337
Less : Premium on reinsurance	4801304	14894185	3460569	11699471
Net Premium	11898040	37185631	11781023	33471950
Adjustment for change in reserve for unexpired risks	8486	2115144	1389739	2435416
Premium Earned (Net)	11889554	35070487	10391284	31036534

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