

FORM NL-4-PREMIUM SCHEDULE
PREMIUM EARNED [NET]
FIRE

Particulars	For the quarter	Upto the quarter	For the quarter ending	Upto the quarter
	ending 31.03.2012	ending 31.03.2012	31.03.2011	ending 31.03.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	1741162	8113402	1558854	6856834
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-113808	277816	348454	382748
Gross Earned Premium	1854970	7835586	1210400	6474086
Add: Premium on reinsurance accepted	452378	1195773	390116	915199
Less : Premium on reinsurance	886847	3888145	414662	2906635
Net Premium	1306693	5421030	1534308	4865398
Adjustment for change in reserve for unexpired risks	-113808	277816	348454	382748
Premium Earned (Net)	1420501	5143214	1185854	4482650

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 31.03.2012	ending 31.03.2012	31.03.2011	ending 31.03.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	703278	2965758	603680	2485175
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	27694	122151	-31269	93973
Gross Earned Premium	675584	2843607	634949	2391202
Add: Premium on reinsurance accepted	1074	8407	-45733	5985
Less : Premium on reinsurance	250403	781701	159387	542997
Net Premium	453949	2192464	398560	1948163
Adjustment for change in reserve for unexpired risks	27694	122151	-31269	93973
Premium Earned (Net)	426255	2070313	429829	1854190

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 31.03.2012	ending 31.03.2012	31.03.2011	ending 31.03.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	398028	2060519	474781	2143489
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	104446	4544	-109020	59665
Gross Earned Premium	293582	2055975	583801	2083824
Add: Premium on reinsurance accepted	102296	258088	40474	214653
Less : Premium on reinsurance	357531	1838855	476908	1882934
Net Premium	142793	479752	38347	475208
Adjustment for change in reserve for unexpired risks	104446	4544	-109020	59665
Premium Earned (Net)	38347	475208	147367	415543

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 31.03.2012	ending 31.03.2012	31.03.2011	ending 31.03.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	1101306	5026277	1078461	4628664
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	132140	126695	-140289	153638
Gross Earned Premium	969166	4899582	1218750	4475026
Add: Premium on reinsurance accepted	103370	266495	-5258	220639
Less : Premium on reinsurance	607934	2620556	636295	2425931
Net Premium	596742	2672216	436906	2423370
Adjustment for change in reserve for unexpired risks	132140	126695	-140289	153638
Premium Earned (Net)	464602	2545521	577196	2269733

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 ending	Upto the quarter
	ending 31.03.2012	ending 31.03.2012	31.03.2011	ending 31.03.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	2974343	10923245	2620800	9981251
Service Tax	0	0	0	0

Adjustment for change in reserve for unexpired risks	159546	441144	73483	388779
Gross Earned Premium	2814797	10482101	2547317	9592472
Add: Premium on reinsurance accepted	20257	40025	3268	16173
Less : Premium on reinsurance	291196	1055445	239758	971887
Net Premium	2703404	9907825	2384310	9025537
Adjustment for change in reserve for unexpired risks	159546	441144	73483	388779
Premium Earned (Net)	2543858	9466681	2310827	8636758

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 31.03.2012	Upto the quarter ending 31.03.2012	For the quarter ending 31.03.2011	Upto the quarter ending 31.03.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	1735211	4497878	858581	3290536
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	400221	542094	-2014	117867
Gross Earned Premium	1334990	3955784	860595	3172669
Add: Premium on reinsurance accepted	0	0	0	0
Less : Premium on reinsurance	173735	457102	97548	333947
Net Premium	1561476	4040776	761034	2956589
Adjustment for change in reserve for unexpired risks	400221	542094	-2014	117867
Premium Earned (Net)	1161255	3498682	763048	2838722

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 31.03.2012	Upto the quarter ending 31.03.2012	For the quarter ending 31.03.2011	Upto the quarter ending 31.03.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	1407823	6767777	1247129	4736176
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	558412	1315588	-66158	172154
Gross Earned Premium	849411	5452189	1313287	4564022
Add: Premium on reinsurance accepted	2141511	6829089	1056939	4197913
Less : Premium on reinsurance	1407823	6767777	1279381	4736176
Net Premium	2141511	6829089	1024687	4197913
Adjustment for change in reserve for unexpired risks	558412	1315588	-66158	172154
Premium Earned (Net)	1583099	5513501	1090845	4025759

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 31.03.2012	Upto the quarter ending 31.03.2012	For the quarter ending 31.03.2011	Upto the quarter ending 31.03.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	6117377	22188900	4726510	18007963
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	1118179	2298826	5310	678800
Gross Earned Premium	4999198	19890074	4721200	17329163
Add: Premium on reinsurance accepted	2161768	6869114	1060208	4214086
Less : Premium on reinsurance	1872754	8280324	1616686	6042010
Net Premium	6406391	20777690	4170032	16180039
Adjustment for change in reserve for unexpired risks	1118179	2298826	5310	678800
Premium Earned (Net)	5288212	18478864	4164721	15501239

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 31.03.2012	Upto the quarter ending 31.03.2012	For the quarter ending 31.03.2011	Upto the quarter ending 31.03.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	1113964	3534960	1135938	3252776
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	204031	92752	-186574	243486
Gross Earned Premium	909933	3442208	1322512	3009290
Add: Premium on reinsurance accepted	196748	622754	-155675	575024
Less : Premium on reinsurance	466403	1221835	544014	1077424
Net Premium	844309	2935879	436249	2750376

Adjustment for change in reserve for unexpired risks	204031	92752	-186574	243486
Premium Earned (Net)	640278	2843127	622823	2506890

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 31.03.2012	Upto the quarter ending 31.03.2012	For the quarter ending 31.03.2011	Upto the quarter ending 31.03.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	306749	908041	237690	842536
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-26010	23348	31751	-815
Gross Earned Premium	332759	884693	205939	843351
Add: Premium on reinsurance accepted	115377	322601	121428	303645
Less : Premium on reinsurance	345852	935698	230824	897933
Net Premium	76274	294944	128294	248248
Adjustment for change in reserve for unexpired risks	-26010	23348	31751	-815
Premium Earned (Net)	102284	271596	96544	249063

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 31.03.2012	Upto the quarter ending 31.03.2012	For the quarter ending 31.03.2011	Upto the quarter ending 31.03.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	186922	782289	167272	711979
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	8602	31398	11188	50055
Gross Earned Premium	178320	750891	156084	661924
Add: Premium on reinsurance accepted	35	61	0	0
Less : Premium on reinsurance	18868	76945	16386	69369
Net Premium	168089	705405	150886	642610
Adjustment for change in reserve for unexpired risks	8602	31398	11188	50055
Premium Earned (Net)	159487	674007	139698	592555

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 31.03.2012	Upto the quarter ending 31.03.2012	For the quarter ending 31.03.2011	Upto the quarter ending 31.03.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	572617	1951662	455380	1851758
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	55421	-73901	-19204	39160
Gross Earned Premium	517196	2025563	474584	1812598
Add: Premium on reinsurance accepted	9021	49452	4622	12163
Less : Premium on reinsurance	109006	549220	98212	264225
Net Premium	472632	1451894	361790	1599696
Adjustment for change in reserve for unexpired risks	55421	-73901	-19204	39160
Premium Earned (Net)	417211	1525795	380994	1560536

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 31.03.2012	Upto the quarter ending 31.03.2012	For the quarter ending 31.03.2011	Upto the quarter ending 31.03.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	4520470	14886603	5709538	15165835
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-304123	408048	676313	1408327
Gross Earned Premium	4824593	14478555	5033225	13757508
Add: Premium on reinsurance accepted	0	291	0	0
Less : Premium on reinsurance	439943	1487473	1020764	1966006
Net Premium	4080527	13399421	4688774	13199829
Adjustment for change in reserve for unexpired risks	-304123	408048	676313	1408327
Premium Earned (Net)	4384650	12991373	4012462	11791502

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 31.03.2012	Upto the quarter ending 31.03.2012	For the quarter ending 31.03.2011	Upto the quarter ending 31.03.2011
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	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	115883	409695	97734	365275
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	46370	50449	-53469	-95469
Gross Earned Premium	69513	359246	151203	460744
Add: Premium on reinsurance accepted	5293	17687	1349	8462
Less : Premium on reinsurance	3466	115488	74112	162740
Net Premium	117710	311894	24971	210997
Adjustment for change in reserve for unexpired risks	46370	50449	-53469	-95469
Premium Earned (Net)	71340	261445	78440	306466

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 31.03.2012	Upto the quarter ending 31.03.2012	For the quarter ending 31.03.2011	Upto the quarter ending 31.03.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	1082927	4144180	496299	4015139
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	199951	200466	-142068	106896
Gross Earned Premium	882976	3943714	638367	3908243
Add: Premium on reinsurance accepted	441952	1134898	331178	635087
Less : Premium on reinsurance	413349	882923	115848	655002
Net Premium	1111530	4396155	711629	3995224
Adjustment for change in reserve for unexpired risks	199951	200466	-142068	106896
Premium Earned (Net)	911579	4195689	853698	3888328

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 31.03.2012	Upto the quarter ending 31.03.2012	For the quarter ending 31.03.2011	Upto the quarter ending 31.03.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	14016909	48806330	13026360	44213261
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	1302421	3031386	323245	2430440
Gross Earned Premium	12714488	45774944	12703115	41782821
Add: Premium on reinsurance accepted	2930194	9016858	1363111	5748467
Less : Premium on reinsurance	3669641	13549906	3716846	11134709
Net Premium	13277462	44273282	10672625	38827019
Adjustment for change in reserve for unexpired risks	1302421	3031386	323245	2430440
Premium Earned (Net)	11975041	41241896	10349380	36396579

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 31.03.2012	Upto the quarter ending 31.03.2012	For the quarter ending 31.03.2011	Upto the quarter ending 31.03.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	16859377	61946009	15663675	55698759
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	1320753	3435897	531410	2966826
Gross Earned Premium	15538624	58510112	15132265	52731933
Add: Premium on reinsurance accepted	3485942	10479126	1747967	6884304
Less : Premium on reinsurance	5164422	20058607	4767804	16467275
Net Premium	15180897	52366528	12643838	46115788
Adjustment for change in reserve for unexpired risks	1320753	3435897	531410	2966826
Premium Earned (Net)	13860144	48930631	12112428	43148962

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