

FORM NL-4-PREMIUM SCHEDULE

PREMIUM EARNED [NET]

FIRE

Particulars	For the quarter ending 31.12.2014	Upto the quarter ending 31.12.2014	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	1995877	7795938	1754358	8223700
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	65669	-318147	-66147	63171
Gross Earned Premium	1930208	8114085	1820505	8160529
Add: Premium on reinsurance accepted	307325	959925	528119	1030623
Less : Premium on reinsurance ceded	946323	4465704	1056935	4327870
Net Premium	1356879	4290159	1225542	4926453
Adjustment for change in reserve for unexpired risks	65669	-318147	-66147	63171
Premium Earned (Net)	1291210	4608306	1291689	4863282

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 31.12.2014	Upto the quarter ending 31.12.2014	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	541769	1942429	579564	2103606
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-51124	-67835	-23948	4194
Gross Earned Premium	592893	2010264	603512	2099412
Add: Premium on reinsurance accepted	1	12959	451	1737
Less : Premium on reinsurance ceded	106640	233270	42637	247555
Net Premium	435130	1722118	537378	1857788
Adjustment for change in reserve for unexpired risks	-51124	-67835	-23948	4194
Premium Earned (Net)	486254	1789953	561326	1853594

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 31.12.2014	Upto the quarter ending 31.12.2014	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	536757	1565133	488152	1772145
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-75825	-8044	26999	135275
Gross Earned Premium	612582	1573177	461153	1636870
Add: Premium on reinsurance accepted	22778	171441	14615	158915
Less : Premium on reinsurance ceded	405208	1169827	272615	1356269
Net Premium	154327	566747	230152	574791
Adjustment for change in reserve for unexpired risks	-75825	-8044	26999	135275
Premium Earned (Net)	230152	574791	203153	439516

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 31.12.2014	Upto the quarter ending 31.12.2014	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	1078526	3507562	1067716	3875751
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-126949	-75879	3051	139469
Gross Earned Premium	1205475	3583441	1064665	3736282
Add: Premium on reinsurance accepted	22779	184400	15066	160652

Less : Premium on reinsurance ceded	511848	1403097	315252	1603824
Net Premium	589457	2288865	767530	2432579
Adjustment for change in reserve for unexpired risks	-126949	-75879	3051	139469
Premium Earned (Net)	716406	2364745	764479	2293110

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 31.12.2014	Upto the quarter ending 31.12.2014	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	3248803	9182453	3096197	8753601
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	45799	182223	55804	141498
Gross Earned Premium	3203004	9000230	3040393	8612103
Add: Premium on reinsurance accepted	556	1080	4786	10411
Less : Premium on reinsurance ceded	208092	529456	151314	474380
Net Premium	3041267	8654077	2949669	8289632
Adjustment for change in reserve for unexpired risks	45799	182223	55804	141498
Premium Earned (Net)	2995468	8471854	2893865	8148134

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 31.12.2014	Upto the quarter ending 31.12.2014	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	3970056	11666214	3451704	10023275
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	247423	777606	366484	994785
Gross Earned Premium	3722633	10888608	3085220	9028490
Add: Premium on reinsurance accepted	132	132	195	195
Less : Premium on reinsurance ceded	199332	587716	175889	500051
Net Premium	3770856	11078630	3276010	9523419
Adjustment for change in reserve for unexpired risks	247423	777606	366484	994785
Premium Earned (Net)	3523433	10301024	2909526	8528634

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 31.12.2014	Upto the quarter ending 31.12.2014	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013
	(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	-212156	0
Gross Earned Premium	0	0	212156	0
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	-212156	0
Premium Earned (Net)	0	0	212156	0

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 31.12.2014	Upto the quarter ending 31.12.2014	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)

Premium from direct business written	109088	349895	294346	780278
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-88995	-157944	348483	192639
Gross Earned Premium	198083	507839	-54137	587639
Add: Premium on reinsurance accepted	61362	192313	265526	422128
Less : Premium on reinsurance ceded	87403	279916	298834	624226
Net Premium	83047	262292	261038	578180
Adjustment for change in reserve for unexpired risks	-88995	-157944	348483	192639
Premium Earned (Net)	172042	420236	-87445	385541

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

MOTOR TOTAL

Particulars	For the quarter ending 31.12.2014	Upto the quarter ending 31.12.2014	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	7327947	21198562	6842247	19557154
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	204227	801885	558615	1328922
Gross Earned Premium	7123720	20396677	6283632	18228232
Add: Premium on reinsurance accepted	62050	193525	270507	432734
Less : Premium on reinsurance ceded	494827	1397088	626037	1598657
Net Premium	6895170	19994999	6486717	18391231
Adjustment for change in reserve for unexpired risks	204227	801885	558615	1328922
Premium Earned (Net)	6690943	19193114	5928102	17062309

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

ENGINEERING

Particulars	For the quarter ending 31.12.2014	Upto the quarter ending 31.12.2014	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	717510	2579481	810146	2657698
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-177046	-319353	116014	122268
Gross Earned Premium	894556	2898834	694132	2535430
Add: Premium on reinsurance accepted	110370	171556	308272	585445
Less : Premium on reinsurance ceded	347554	1042222	284000	895623
Net Premium	480326	1708815	834418	2347520
Adjustment for change in reserve for unexpired risks	-177046	-319353	116014	122268
Premium Earned (Net)	657372	2028168	718404	2225252

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

AVIATION

Particulars	For the quarter ending 31.12.2014	Upto the quarter ending 31.12.2014	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	313948	796045	262735	860437
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	52108	17463	-110110	-113361
Gross Earned Premium	261840	778582	372845	973798
Add: Premium on reinsurance accepted	136591	207491	46798	162802
Less : Premium on reinsurance ceded	299522	786672	262731	841301
Net Premium	151017	216864	46802	181938
Adjustment for change in reserve for unexpired risks	52108	17463	-110110	-113361

Premium Earned (Net)	98909	199401	156912	295299
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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 31.12.2014	Upto the quarter ending 31.12.2014	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	215668	619517	191247	629199
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	9482	-6574	6926	29844
Gross Earned Premium	206186	626091	184321	599355
Add: Premium on reinsurance accepted	0	0	0	0
Less : Premium on reinsurance ceded	15393	35687	9935	32221
Net Premium	200275	583830	181312	596978
Adjustment for change in reserve for unexpired risks	9482	-6574	6926	29844
Premium Earned (Net)	190793	590404	174386	567134

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 31.12.2014	Upto the quarter ending 31.12.2014	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	408270	1161913	289766	1025642
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	37193	52773	-68729	-66247
Gross Earned Premium	371077	1109140	358495	1091889
Add: Premium on reinsurance accepted	2	768	0	96
Less : Premium on reinsurance ceded	65704	136752	21584	105355
Net Premium	342568	1025929	268182	920383
Adjustment for change in reserve for unexpired risks	37193	52773	-68729	-66247
Premium Earned (Net)	305375	973156	336911	986630

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 31.12.2014	Upto the quarter ending 31.12.2014	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	4453300	15131720	4185308	13920973
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	152973	608436	381264	1412027
Gross Earned Premium	4300327	14523284	3804044	12508946
Add: Premium on reinsurance accepted	578	1781	0	2
Less : Premium on reinsurance ceded	222581	756056	259957	760401
Net Premium	4231297	14377445	3925351	13160574
Adjustment for change in reserve for unexpired risks	152973	608436	381264	1412027
Premium Earned (Net)	4078324	13769009	3544087	11748547

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 31.12.2014	Upto the quarter ending 31.12.2014	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	113105	376346	108400	346542
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	3062	33174	1485	9825
Gross Earned Premium	110043	343172	106915	336717
Add: Premium on reinsurance accepted	146	367	51	188

Less : Premium on reinsurance ceded	25849	68754	27174	105119
Net Premium	87402	307959	81277	241611
Adjustment for change in reserve for unexpired risks	3062	33174	1485	9825
Premium Earned (Net)	84340	274785	79792	231786

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 31.12.2014	Upto the quarter ending 31.12.2014	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	956734	3198289	982638	3140916
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-30820	-162298	266733	544168
Gross Earned Premium	987554	3360587	715905	2596748
Add: Premium on reinsurance accepted	408382	587079	482285	985209
Less : Premium on reinsurance ceded	116598	376236	154764	392395
Net Premium	1248518	3409132	1310159	3733730
Adjustment for change in reserve for unexpired risks	-30820	-162298	266733	544168
Premium Earned (Net)	1279338	3571430	1043426	3189562

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 31.12.2014	Upto the quarter ending 31.12.2014	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	14506482	45061873	13672487	42138561
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	251179	1025506	1152198	3267446
Gross Earned Premium	14255303	44036367	12520289	38871115
Add: Premium on reinsurance accepted	718119	1162567	1107913	2166476
Less : Premium on reinsurance ceded	1588028	4599467	1646182	4731072
Net Premium	13636573	41624973	13134218	39573965
Adjustment for change in reserve for unexpired risks	251179	1025506	1152198	3267446
Premium Earned (Net)	13385394	40599467	11982020	36306519

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 31.12.2014	Upto the quarter ending 31.12.2014	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	17580885	56365373	16494561	54238012
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	189899	631480	1089102	3470086
Gross Earned Premium	17390986	55733893	15405459	50767926
Add: Premium on reinsurance accepted	1048223	2306892	1651098	3357751
Less : Premium on reinsurance ceded	3046199	10468268	3018369	10662766
Net Premium	15582909	48203997	15127290	46932997
Adjustment for change in reserve for unexpired risks	189899	631480	1089102	3470086
Premium Earned (Net)	15393011	47572518	14038188	43462911

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