

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

Particulars	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012	For the quarter ending 31.12.2011	Upto the quarter ending 31.12.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	1533264	7348287	1491611	6372240
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	69309	342888	99244	391624
Gross Earned Premium	1463955	7005399	1392367	5980616
Add: Premium on reinsurance accepted	674654	1111514	444375	743395
Less : Premium on reinsurance ceded	850082	3659689	716768	3001298
Net Premium	1357836	4800112	1219218	4114337
Adjustment for change in reserve for unexpired risks	69309	342888	99244	391624
Premium Earned (Net)	1288527	4457224	1119974	3722713

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 31.12.2012	Upto the quarter ending 31.12.2012	For the quarter ending 31.12.2011	Upto the quarter ending 31.12.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	700675	2286329	775278	2262480
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	1246	55443	32404	94457
Gross Earned Premium	699429	2230886	742874	2168023
Add: Premium on reinsurance accepted	3142	5775	4490	7333
Less : Premium on reinsurance ceded	118543	442704	196985	531298
Net Premium	585274	1849400	582783	1738515
Adjustment for change in reserve for unexpired risks	1246	55443	32404	94457
Premium Earned (Net)	584028	1793957	550379	1644058

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 31.12.2012	Upto the quarter ending 31.12.2012	For the quarter ending 31.12.2011	Upto the quarter ending 31.12.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	507229	1710159	438052	1662491
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	104587	102557	-100044	-99902
Gross Earned Premium	402642	1607602	538096	1762393
Add: Premium on reinsurance accepted	145639	255704	49930	155792
Less : Premium on reinsurance ceded	449715	1526347	389416	1481324
Net Premium	203153	439516	98566	336959
Adjustment for change in reserve for unexpired risks	104587	102557	-100044	-99902
Premium Earned (Net)	98566	336959	198610	436861

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 31.12.2012	Upto the quarter ending 31.12.2012	For the quarter ending 31.12.2011	Upto the quarter ending 31.12.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	1207904	3996488	1213330	3924971
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	105833	158000	-67640	-5445
Gross Earned Premium	1102071	3838488	1280970	3930416
Add: Premium on reinsurance accepted	148781	261479	54421	163126

Less : Premium on reinsurance ceded	568258	1969051	586401	2012622
Net Premium	788427	2288916	681348	2075473
Adjustment for change in reserve for unexpired risks	105833	158000	-67640	-5445
Premium Earned (Net)	682594	2130916	748989	2080919

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 31.12.2012	Upto the quarter ending 31.12.2012	For the quarter ending 31.12.2011	Upto the quarter ending 31.12.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	3129625	8837726	2792476	7948902
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	157132	401108	142493	281598
Gross Earned Premium	2972493	8436618	2649983	7667304
Add: Premium on reinsurance accepted	8471	9296	1035	19768
Less : Premium on reinsurance ceded	300035	840385	269714	764249
Net Premium	2838061	8006637	2523797	7204421
Adjustment for change in reserve for unexpired risks	157132	401108	142493	281598
Premium Earned (Net)	2680929	7605529	2381304	6922823

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 31.12.2012	Upto the quarter ending 31.12.2012	For the quarter ending 31.12.2011	Upto the quarter ending 31.12.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	2813438	8379035	972347	2762667
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	836650	2527275	44218	141873
Gross Earned Premium	1976788	5851760	928129	2620794
Add: Premium on reinsurance accepted	0	0	0	0
Less : Premium on reinsurance ceded	270395	845185	102605	283367
Net Premium	2543043	7533850	869742	2479300
Adjustment for change in reserve for unexpired risks	836650	2527275	44218	141873
Premium Earned (Net)	1706393	5006575	825524	2337427

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 31.12.2012	Upto the quarter ending 31.12.2012	For the quarter ending 31.12.2011	Upto the quarter ending 31.12.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	0	0	1878445	5359954
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-644238	-2343789	294059	757176
Gross Earned Premium	644238	2343789	1584386	4602778
Add: Premium on reinsurance accepted	0	0	1712789	4687578
Less : Premium on reinsurance ceded	-424312	0	1878445	5359954
Net Premium	424312	0	1712789	4687578
Adjustment for change in reserve for unexpired risks	-644238	-2343789	294059	757176
Premium Earned (Net)	1068550	2343789	1418730	3930402

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 31.12.2012	Upto the quarter ending 31.12.2012	For the quarter ending 31.12.2011	Upto the quarter ending 31.12.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)

Premium from direct business written	335679	964509	0	0
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-217964	96451	0	0
Gross Earned Premium	553643	868058	0	0
Add: Premium on reinsurance accepted	0	0	0	0
Less : Premium on reinsurance ceded	771607	771607	0	0
Net Premium	-435928	192902	0	0
Adjustment for change in reserve for unexpired risks	-217964	96451	0	0
Premium Earned (Net)	-217964	96451	0	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 TOTAL

Particulars	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012	For the quarter ending 31.12.2011	Upto the quarter ending 31.12.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	6278742	18181270	5643268	16071523
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	131580	681045	480770	1180647
Gross Earned Premium	6147162	17500225	5162498	14890876
Add: Premium on reinsurance accepted	8471	9296	1713824	4707346
Less : Premium on reinsurance ceded	917725	2457177	2250764	6407570
Net Premium	5369488	15733389	5106328	14371299
Adjustment for change in reserve for unexpired risks	131580	681045	480770	1180647
Premium Earned (Net)	5237908	15052344	4625558	13190652

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 31.12.2012	Upto the quarter ending 31.12.2012	For the quarter ending 31.12.2011	Upto the quarter ending 31.12.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	791561	2498420	882729	2420996
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-94142	5708	-77340	-111279
Gross Earned Premium	885703	2492712	960069	2532275
Add: Premium on reinsurance accepted	79257	410568	240659	426006
Less : Premium on reinsurance ceded	268427	806003	332713	755432
Net Premium	602391	2102985	790675	2091570
Adjustment for change in reserve for unexpired risks	-94142	5708	-77340	-111279
Premium Earned (Net)	696533	2097277	868015	2202849

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 31.12.2012	Upto the quarter ending 31.12.2012	For the quarter ending 31.12.2011	Upto the quarter ending 31.12.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	261508	725916	215312	601292
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	97818	94995	10039	49358
Gross Earned Premium	163690	630921	205273	551934
Add: Premium on reinsurance accepted	261534	410128	71800	207224
Less : Premium on reinsurance ceded	256019	727384	215725	589846
Net Premium	267023	408660	71387	218670
Adjustment for change in reserve for unexpired risks	97818	94995	10039	49358

Premium Earned (Net)	169205	313665	61348	169312
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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 31.12.2012	Upto the quarter ending 31.12.2012	For the quarter ending 31.12.2011	Upto the quarter ending 31.12.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	185747	596603	189045	595367
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-1683	-13	4777	22796
Gross Earned Premium	187430	596616	184268	572571
Add: Premium on reinsurance accepted	0	29	26	26
Less : Premium on reinsurance ceded	18287	59341	18246	58077
Net Premium	167460	537291	170825	537316
Adjustment for change in reserve for unexpired risks	-1683	-13	4777	22796
Premium Earned (Net)	169143	537304	166048	514520

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 31.12.2012	Upto the quarter ending 31.12.2012	For the quarter ending 31.12.2011	Upto the quarter ending 31.12.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	432461	1167305	302172	1379045
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	149933	36807	-135515	-129322
Gross Earned Premium	282528	1130498	437687	1508367
Add: Premium on reinsurance accepted	33327	46130	29495	40431
Less : Premium on reinsurance ceded	60150	160559	225894	440214
Net Premium	405638	1052876	105773	979262
Adjustment for change in reserve for unexpired risks	149933	36807	-135515	-129322
Premium Earned (Net)	255705	1016069	241288	1108584

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 31.12.2012	Upto the quarter ending 31.12.2012	For the quarter ending 31.12.2011	Upto the quarter ending 31.12.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	3514085	11484019	2601829	10366133
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	416270	508813	-366761	712171
Gross Earned Premium	3097815	10975206	2968590	9653962
Add: Premium on reinsurance accepted	0	0	291	291
Less : Premium on reinsurance ceded	351263	1147499	271838	1047530
Net Premium	3162822	10336520	2330282	9318894
Adjustment for change in reserve for unexpired risks	416270	508813	-366761	712171
Premium Earned (Net)	2746552	9827707	2697043	8606723

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 31.12.2012	Upto the quarter ending 31.12.2012	For the quarter ending 31.12.2011	Upto the quarter ending 31.12.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	93821	312012	82155	293812
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	21847	13889	-12437	4079
Gross Earned Premium	71974	298123	94592	289733

Add: Premium on reinsurance accepted	3512	11218	6795	12394
Less : Premium on reinsurance ceded	19027	101269	54336	112022
Net Premium	78306	221961	34614	194184
Adjustment for change in reserve for unexpired risks	21847	13889	-12437	4079
Premium Earned (Net)	56459	208072	47051	190105

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 31.12.2012	Upto the quarter ending 31.12.2012	For the quarter ending 31.12.2011	Upto the quarter ending 31.12.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	884408	2887555	944940	3061253
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-305448	-319617	73348	515
Gross Earned Premium	1189856	3207172	871592	3060738
Add: Premium on reinsurance accepted	88814	243515	571268	692946
Less : Premium on reinsurance ceded	196529	485678	128619	469574
Net Premium	776693	2645392	1387589	3284625
Adjustment for change in reserve for unexpired risks	-305448	-319617	73348	515
Premium Earned (Net)	1082141	2965009	1314241	3284110

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 31.12.2012	Upto the quarter ending 31.12.2012	For the quarter ending 31.12.2011	Upto the quarter ending 31.12.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	12442333	37853100	10861450	34789421
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	416175	1021627	-23119	1728965
Gross Earned Premium	12026158	36831473	10884569	33060456
Add: Premium on reinsurance accepted	474915	1130884	2634158	6086664
Less : Premium on reinsurance ceded	2087427	5944910	3498135	9880265
Net Premium	10829821	33039074	9997473	30995820
Adjustment for change in reserve for unexpired risks	416175	1021627	-23119	1728965
Premium Earned (Net)	10413646	32017447	10020592	29266855

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 31.12.2012	Upto the quarter ending 31.12.2012	For the quarter ending 31.12.2011	Upto the quarter ending 31.12.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	15183501	49197875	13566391	45086632
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	591317	1522515	8485	2115144
Gross Earned Premium	14592184	47675360	13557906	42971488
Add: Premium on reinsurance accepted	1298350	2503877	3132954	6993185
Less : Premium on reinsurance ceded	3505767	11573650	4801304	14894185
Net Premium	12976084	40128102	11898039	37185630
Adjustment for change in reserve for unexpired risks	591317	1522515	8485	2115144
Premium Earned (Net)	12384767	38605587	11889555	35070487

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