

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

Particulars	For the quarter ending 31.03.2013	Upto the quarter ending 31.03.2013	For the quarter ending 31.03.2012	Upto the quarter ending 31.03.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	2273780	9622067	1741162	8113402
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	184637	527525	-113808	277816
Gross Earned Premium	2089143	9094542	1854970	7835586
Add: Premium on reinsurance accepted	424565	1536079	452378	1195773
Less : Premium on reinsurance ceded	1022377	4682066	886847	3888145
Net Premium	1675968	6476080	1306693	5421030
Adjustment for change in reserve for unexpired risks	184637	527525	-113808	277816
<b>Premium Earned (Net)</b>	<b>1491331</b>	<b>5948555</b>	<b>1420501</b>	<b>5143214</b>

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 31.03.2013	Upto the quarter ending 31.03.2013	For the quarter ending 31.03.2012	Upto the quarter ending 31.03.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	529219	2815548	703278	2965758
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-36166	19277	27694	122151
Gross Earned Premium	565385	2796271	675584	2843607
Add: Premium on reinsurance accepted	14143	19918	1074	8407
Less : Premium on reinsurance ceded	161744	604448	250403	781701
Net Premium	381618	2231018	453949	2192464
Adjustment for change in reserve for unexpired risks	-36166	19277	27694	122151
<b>Premium Earned (Net)</b>	<b>417784</b>	<b>2211741</b>	<b>426255</b>	<b>2070313</b>

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 31.03.2013	Upto the quarter ending 31.03.2013	For the quarter ending 31.03.2012	Upto the quarter ending 31.03.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	450337	2160496	398028	2060519
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-25736	76821	104446	4544
Gross Earned Premium	476073	2083675	293582	2055975
Add: Premium on reinsurance accepted	54885	310589	102296	258088
Less : Premium on reinsurance ceded	388165	1914512	357531	1838855
Net Premium	117057	556573	142793	479752
Adjustment for change in reserve for unexpired risks	-25736	76821	104446	4544
<b>Premium Earned (Net)</b>	<b>142793</b>	<b>479752</b>	<b>38347</b>	<b>475208</b>

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 31.03.2013	Upto the quarter ending 31.03.2013	For the quarter ending 31.03.2012	Upto the quarter ending 31.03.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	979556	4976044	1101306	5026277
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-61902	96098	132140	126695
Gross Earned Premium	1041458	4879946	969166	4899582
Add: Premium on reinsurance accepted	69028	330507	103369	266495
Less : Premium on reinsurance ceded	549909	2518960	607934	2620556
Net Premium	498675	2787591	596742	2672216
Adjustment for change in reserve for unexpired risks	-61902	96098	132140	126695
<b>Premium Earned (Net)</b>	<b>560577</b>	<b>2691493</b>	<b>464602</b>	<b>2545521</b>

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 31.03.2013	Upto the quarter ending 31.03.2013	For the quarter ending 31.03.2012	Upto the quarter ending 31.03.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	3227400	12065126	2974343	10923245
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	103110	504218	159546	441144
Gross Earned Premium	3124290	11560908	2814797	10482101
Add: Premium on reinsurance accepted	668	9964	20257	40025
Less : Premium on reinsurance ceded	318444	1158829	291196	1055445
Net Premium	2909624	10916261	2703404	9907825
Adjustment for change in reserve for unexpired risks	103110	504218	159546	441144
<b>Premium Earned (Net)</b>	<b>2806514</b>	<b>10412043</b>	<b>2543858</b>	<b>9466681</b>

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 31.03.2013	Upto the quarter ending 31.03.2013	For the quarter ending 31.03.2012	Upto the quarter ending 31.03.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	3109776	11488811	1735211	4497878
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	618689	3145964	400221	542094
Gross Earned Premium	2491087	8342847	1334990	3955784
Add: Premium on reinsurance accepted	0	0	0	0
Less : Premium on reinsurance ceded	311256	1156441	173735	457102
Net Premium	2798520	10332370	1561476	4040776
Adjustment for change in reserve for unexpired risks	618689	3145964	400221	542094
<b>Premium Earned (Net)</b>	<b>2179831</b>	<b>7186406</b>	<b>1161255</b>	<b>3498682</b>

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 31.03.2013	Upto the quarter ending 31.03.2013	For the quarter ending 31.03.2012	Upto the quarter ending 31.03.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	0	0	1407823	6767777
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-1070589	-3414378	558412	1315588
Gross Earned Premium	1070589	3414378	849411	5452189
Add: Premium on reinsurance accepted	0	0	2141511	6829089
Less : Premium on reinsurance ceded	0	0	1407823	6767777
Net Premium	0	0	2141511	6829089
Adjustment for change in reserve for unexpired risks	-1070589	-3414378	558412	1315588
<b>Premium Earned (Net)</b>	<b>1070589</b>	<b>3414378</b>	<b>1583099</b>	<b>5513501</b>

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 31.03.2013	Upto the quarter ending 31.03.2013	For the quarter ending 31.03.2012	Upto the quarter ending 31.03.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	393293	1357802	0	0
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	252839	349290	0	0
Gross Earned Premium	140454	1008512	0	0
Add: Premium on reinsurance accepted	427018	427018	0	0
Less : Premium on reinsurance ceded	314633	1086240	0	0
Net Premium	505678	698580	0	0
Adjustment for change in reserve for unexpired risks	252839	349290	0	0

<b>Premium Earned (Net)</b>	252839	349290	0	0
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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.

#### MOTOR TOTAL

Particulars	For the quarter ending 31.03.2013	Upto the quarter ending 31.03.2013	For the quarter ending 31.03.2012	Upto the quarter ending 31.03.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	6730469	24911739	6117377	22188900
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-96284	584761	1118179	2298826
Gross Earned Premium	6826420	24326645	4999198	19890074
Add: Premium on reinsurance accepted	427686	436982	2161768	6869114
Less : Premium on reinsurance ceded	944333	3401510	1872754	8280324
Net Premium	6213822	21947211	6406391	20777690
Adjustment for change in reserve for unexpired risks	-96284	584761	1118179	2298826
<b>Premium Earned (Net)</b>	<b>6310106</b>	<b>21362450</b>	<b>5288212</b>	<b>18478864</b>

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 31.03.2013	Upto the quarter ending 31.03.2013	For the quarter ending 31.03.2012	Upto the quarter ending 31.03.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	1315716	3814136	1113964	3534960
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	52189	57897	204031	92752
Gross Earned Premium	1263527	3756239	909933	3442208
Add: Premium on reinsurance accepted	162447	573015	196748	622754
Less : Premium on reinsurance ceded	529476	1335479	466403	1221835
Net Premium	948687	3051672	844309	2935879
Adjustment for change in reserve for unexpired risks	52189	57897	204031	92752
<b>Premium Earned (Net)</b>	<b>896498</b>	<b>2993775</b>	<b>640278</b>	<b>2843127</b>

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 31.03.2013	Upto the quarter ending 31.03.2013	For the quarter ending 31.03.2012	Upto the quarter ending 31.03.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	319809	1045725	306749	908041
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	13711	108706	-26010	23348
Gross Earned Premium	306098	937019	332759	884693
Add: Premium on reinsurance accepted	81886	492014	115377	322601
Less : Premium on reinsurance ceded	298000	1025384	345852	935698
Net Premium	103695	512355	76274	294944
Adjustment for change in reserve for unexpired risks	13711	108706	-26010	23348
<b>Premium Earned (Net)</b>	<b>89984</b>	<b>403649</b>	<b>102284</b>	<b>271596</b>

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 31.03.2013	Upto the quarter ending 31.03.2013	For the quarter ending 31.03.2012	Upto the quarter ending 31.03.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	224067	820670	186922	782289
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	14845	14832	8602	31398
Gross Earned Premium	209222	805838	178320	750891
Add: Premium on reinsurance accepted	0	29	35	61
Less : Premium on reinsurance ceded	26289	85630	18868	76945
Net Premium	197778	735069	168089	705405
Adjustment for change in reserve for unexpired risks	14845	14832	8602	31398

<b>Premium Earned (Net)</b>	182933	720237	159487	674007
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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.

#### PERSONAL ACCIDENT

Particulars	For the quarter ending 31.03.2013	Upto the quarter ending 31.03.2013	For the quarter ending 31.03.2012	Upto the quarter ending 31.03.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	400491	1567796	572617	1951662
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-34357	2450	55421	-73901
Gross Earned Premium	434848	1565346	517196	2025563
Add: Premium on reinsurance accepted	7	46137	9021	49452
Less : Premium on reinsurance ceded	-3419	157140	109006	549220
Net Premium	403917	1456793	472632	1451894
Adjustment for change in reserve for unexpired risks	-34357	2450	55421	-73901
<b>Premium Earned (Net)</b>	<b>438274</b>	<b>1454343</b>	<b>417211</b>	<b>1525795</b>

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 31.03.2013	Upto the quarter ending 31.03.2013	For the quarter ending 31.03.2012	Upto the quarter ending 31.03.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	4868783	16352802	4520470	14886603
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	109694	618507	-304123	408048
Gross Earned Premium	4759089	15734295	4824593	14478555
Add: Premium on reinsurance accepted	-1	-1	0	291
Less : Premium on reinsurance ceded	568868	1716367	439943	1487473
Net Premium	4299914	14636434	4080527	13399421
Adjustment for change in reserve for unexpired risks	109694	618507	-304123	408048
<b>Premium Earned (Net)</b>	<b>4190220</b>	<b>14017927</b>	<b>4384650</b>	<b>12991373</b>

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 31.03.2013	Upto the quarter ending 31.03.2013	For the quarter ending 31.03.2012	Upto the quarter ending 31.03.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	99967	411979	115883	409695
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	4807	18696	46370	50449
Gross Earned Premium	95160	393283	69513	359246
Add: Premium on reinsurance accepted	4440	15658	5293	17687
Less : Premium on reinsurance ceded	-22918	78351	3466	115488
Net Premium	127325	349286	117710	311894
Adjustment for change in reserve for unexpired risks	4807	18696	46370	50449
<b>Premium Earned (Net)</b>	<b>122518</b>	<b>330590</b>	<b>71340</b>	<b>261445</b>

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 31.03.2013	Upto the quarter ending 31.03.2013	For the quarter ending 31.03.2012	Upto the quarter ending 31.03.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	966061	3853616	1082927	4144180
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-128483	-448100	199951	200466
Gross Earned Premium	1094544	4301716	882976	3943714
Add: Premium on reinsurance accepted	265674	509189	441952	1134898
Less : Premium on reinsurance ceded	377171	862849	413349	882923
Net Premium	854564	3499956	1111530	4396155
Adjustment for change in reserve for unexpired risks	-128483	-448100	199951	200466
<b>Premium Earned (Net)</b>	<b>983047</b>	<b>3948056</b>	<b>911579</b>	<b>4195689</b>

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 31.03.2013	Upto the quarter ending 31.03.2013	For the quarter ending 31.03.2012	Upto the quarter ending 31.03.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	14925363	52778463	14016909	48806330
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-63878	957749	1302421	3031386
Gross Earned Premium	14988908	51820381	12714488	45774944
Add: Premium on reinsurance accepted	942139	2073023	2930194	9016858
Less : Premium on reinsurance ceded	2717800	8662710	3669641	13549906
Net Premium	13149702	46188776	13277462	44273282
Adjustment for change in reserve for unexpired risks	-63878	957749	1302421	3031386
<b>Premium Earned (Net)</b>	<b>13213580</b>	<b>45231027</b>	<b>11975041</b>	<b>41241896</b>

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 31.03.2013	Upto the quarter ending 31.03.2013	For the quarter ending 31.03.2012	Upto the quarter ending 31.03.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	18178699	67376574	16859377	61946009
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	58857	1581372	1320753	3435897
Gross Earned Premium	18119509	65794869	15538624	58510112
Add: Premium on reinsurance accepted	1435732	3939609	3485941	10479126
Less : Premium on reinsurance ceded	4290086	15863736	5164422	20058607
Net Premium	15324345	55452447	15180898	52366528
Adjustment for change in reserve for unexpired risks	58857	1581372	1320753	3435897
<b>Premium Earned (Net)</b>	<b>15265488</b>	<b>53871075</b>	<b>13860144</b>	<b>48930631</b>

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