

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

Particulars	For the quarter	Upto the quarter	For the quarter	Upto the quarter
	ending 30.06.2011	ending 30.06.2011	ending 30.06.2010	ending 30.06.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	2637412	2637412	2187089	2187089
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	225162	225162	124585	124585
Gross Earned Premium	2412250	2412250	2062504	2062504
Add: Premium on reinsurance accepted	390850	390850	75685	75685
Less : Premium on reinsurance	1285350	1285350	1131850	1131850
Net Premium	1742912	1742912	1130924	1130924
Adjustment for change in reserve for unexpired risks	305994	305994	-52391	-52391
Premium Earned (Net)	1436918	1436918	1183315	1183315

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	Upto the quarter
	ending 30.06.2011	ending 30.06.2011	ending 30.06.2010	ending 30.06.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	768964	768964	640557	640557
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	64204	64204	70661	70661
Gross Earned Premium	704760	704760	569896	569896
Add: Premium on reinsurance accepted	462	462	1909	1909
Less : Premium on reinsurance	194279	194279	216504	216504
Net Premium	575147	575147	425963	425963
Adjustment for change in reserve for unexpired risks	74592	74592	5497	5497
Premium Earned (Net)	500555	500555	420466	420466

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	Upto the quarter
	ending 30.06.2011	ending 30.06.2011	ending 30.06.2010	ending 30.06.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	738670	738670	754707	754707
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-16037	-16037	340824	340824
Gross Earned Premium	754707	754707	413883	413883
Add: Premium on reinsurance accepted	81643	81643	106200	106200
Less : Premium on reinsurance	664424	664424	433520	433520
Net Premium	155889	155889	427387	427387
Adjustment for change in reserve for unexpired risks	-271498	-271498	361284	361284
Premium Earned (Net)	427387	427387	66102	66102

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	Upto the quarter
	ending 30.06.2011	ending 30.06.2011	ending 30.06.2010	ending 30.06.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	1507634	1507634	1395264	1395264
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	48167	48167	411485	411485
Gross Earned Premium	1459467	1459467	983779	983779
Add: Premium on reinsurance accepted	82105	82105	108110	108110
Less : Premium on reinsurance	858703	858703	650024	650024
Net Premium	731036	731036	853349	853349
Adjustment for change in reserve for unexpired risks	-196906	-196906	366781	366781
Premium Earned (Net)	927942	927942	486568	486568

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	Upto the quarter
	ending 30.06.2011	ending 30.06.2011	ending 30.06.2010	ending 30.06.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	2648581	2648581	2534373	2534373
Service Tax	0	0	0	0

Adjustment for change in reserve for unexpired risks	57104	57104	228075	228075
Gross Earned Premium	2591477	2591477	2306298	2306298
Add: Premium on reinsurance accepted	0	0	1390	1390
Less : Premium on reinsurance	247348	247348	235778	235778
Net Premium	2401233	2401233	2299985	2299985
Adjustment for change in reserve for unexpired risks	50624	50624	210932	210932
Premium Earned (Net)	2350609	2350609	2089053	2089053

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 30.06.2011	Upto the quarter ending 30.06.2011	For the quarter ending 30.06.2010	Upto the quarter ending 30.06.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	889678	889678	791448	791448
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	49115	49115	52191	52191
Gross Earned Premium	840563	840563	739257	739257
Add: Premium on reinsurance accepted	0	0	0	0
Less : Premium on reinsurance	94666	94666	85499	85499
Net Premium	795012	795012	705949	705949
Adjustment for change in reserve for unexpired risks	44532	44532	48037	48037
Premium Earned (Net)	750480	750480	657912	657912

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 30.06.2011	Upto the quarter ending 30.06.2011	For the quarter ending 30.06.2010	Upto the quarter ending 30.06.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	1642883	1642883	1178997	1178997
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	231943	231943	51491	51491
Gross Earned Premium	1410940	1410940	1127506	1127506
Add: Premium on reinsurance accepted	1360647	1360647	1039875	1039875
Less : Premium on reinsurance	1642883	1642883	1178997	1178997
Net Premium	1360647	1360647	1039875	1039875
Adjustment for change in reserve for unexpired risks	160386	160386	116432	116432
Premium Earned (Net)	1200261	1200261	923443	923443

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 30.06.2011	Upto the quarter ending 30.06.2011	For the quarter ending 30.06.2010	Upto the quarter ending 30.06.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	5181142	5181142	4504818	4504818
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	338162	338162	331757	331757
Gross Earned Premium	4842980	4842980	4173061	4173061
Add: Premium on reinsurance accepted	1360647	1360647	1041265	1041265
Less : Premium on reinsurance	1984897	1984897	1500274	1500274
Net Premium	4556892	4556892	4045809	4045809
Adjustment for change in reserve for unexpired risks	255542	255542	375401	375401
Premium Earned (Net)	4301350	4301350	3670408	3670408

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 30.06.2011	Upto the quarter ending 30.06.2011	For the quarter ending 30.06.2010	Upto the quarter ending 30.06.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	812742	812742	774672	774672
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	19035	19035	69440	69440
Gross Earned Premium	793707	793707	705232	705232
Add: Premium on reinsurance accepted	256292	256292	87922	87922
Less : Premium on reinsurance	238259	238259	392384	392384
Net Premium	830775	830775	470210	470210
Adjustment for change in reserve for unexpired risks	180283	180283	-905	-905

Premium Earned (Net)	650492	650492	471115	471115
-----------------------------	--------	--------	--------	--------

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 30.06.2011	Upto the quarter ending 30.06.2011	For the quarter ending 30.06.2010	Upto the quarter ending 30.06.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	196919	196919	155523	155523
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	20698	20698	-59694	-59694
Gross Earned Premium	176221	176221	215217	215217
Add: Premium on reinsurance accepted	77891	77891	55255	55255
Less : Premium on reinsurance	236658	236658	163867	163867
Net Premium	38152	38152	46911	46911
Adjustment for change in reserve for unexpired risks	-4380	-4380	-4477	-4477
Premium Earned (Net)	42532	42532	51388	51388

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 30.06.2011	Upto the quarter ending 30.06.2011	For the quarter ending 30.06.2010	Upto the quarter ending 30.06.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	202195	202195	183673	183673
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	9261	9261	14718	14718
Gross Earned Premium	192934	192934	168955	168955
Add: Premium on reinsurance accepted	0	0	0	0
Less : Premium on reinsurance	19854	19854	18136	18136
Net Premium	182341	182341	165537	165537
Adjustment for change in reserve for unexpired risks	8402	8402	13362	13362
Premium Earned (Net)	173939	173939	152175	152175

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 30.06.2011	Upto the quarter ending 30.06.2011	For the quarter ending 30.06.2010	Upto the quarter ending 30.06.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	362754	362754	537237	537237
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-87242	-87242	102999	102999
Gross Earned Premium	449996	449996	434238	434238
Add: Premium on reinsurance accepted	10137	10137	226	226
Less : Premium on reinsurance	37862	37862	106898	106898
Net Premium	335029	335029	430565	430565
Adjustment for change in reserve for unexpired risks	-47768	-47768	74590	74590
Premium Earned (Net)	382797	382797	355975	355975

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 30.06.2011	Upto the quarter ending 30.06.2011	For the quarter ending 30.06.2010	Upto the quarter ending 30.06.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	3302186	3302186	3400953	3400953
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	293116	293116	394846	394846
Gross Earned Premium	3009070	3009070	3006107	3006107
Add: Premium on reinsurance accepted	0	0	0	0
Less : Premium on reinsurance	391139	391139	340018	340018
Net Premium	2911047	2911047	3060935	3060935
Adjustment for change in reserve for unexpired risks	233308	233308	355400	355400
Premium Earned (Net)	2677739	2677739	2705535	2705535

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 30.06.2011	Upto the quarter ending 30.06.2011	For the quarter ending 30.06.2010	Upto the quarter ending 30.06.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	110340	110340	93847	93847

Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	8247	8247	-2747	-2747
Gross Earned Premium	102093	102093	96594	96594
Add: Premium on reinsurance accepted	3290	3290	0	0
Less : Premium on reinsurance	11088	11088	13884	13884
Net Premium	102542	102542	79963	79963
Adjustment for change in reserve for unexpired risks	11290	11290	6724	6724
Premium Earned (Net)	91252	91252	73239	73239

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 30.06.2011	Upto the quarter ending 30.06.2011	For the quarter ending 30.06.2010	Upto the quarter ending 30.06.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	1174690	1174690	1078603	1078603
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	48044	48044	-191778	-191778
Gross Earned Premium	1126646	1126646	1270381	1270381
Add: Premium on reinsurance accepted	32246	32246	27644	27644
Less : Premium on reinsurance	299447	299447	223922	223922
Net Premium	907489	907489	882325	882325
Adjustment for change in reserve for unexpired risks	12582	12582	-211323	-211323
Premium Earned (Net)	894907	894907	1093648	1093648

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 30.06.2011	Upto the quarter ending 30.06.2011	For the quarter ending 30.06.2010	Upto the quarter ending 30.06.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	11342968	11342968	10729327	10729327
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	649321	649321	659540	659540
Gross Earned Premium	10693647	10693647	10069785	10069785
Add: Premium on reinsurance accepted	1740503	1740503	1212313	1212313
Less : Premium on reinsurance	3219204	3219204	2759381	2759381
Net Premium	9864267	9864267	9182259	9182259
Adjustment for change in reserve for unexpired risks	649259	649259	608768	608768
Premium Earned (Net)	9215008	9215008	8573491	8573491

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 30.06.2011	Upto the quarter ending 30.06.2011	For the quarter ending 30.06.2010	Upto the quarter ending 30.06.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	15488014	15488014	14311680	14311680
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	922650	922650	1195610	1195610
Gross Earned Premium	14565364	14565364	13116067	13116067
Add: Premium on reinsurance accepted	2213458	2213458	1396107	1396107
Less : Premium on reinsurance	5363257	5363257	4541253	4541253
Net Premium	12338215	12338215	11166534	11166534
Adjustment for change in reserve for unexpired risks	758347	758347	923158	923158
Premium Earned (Net)	11579868	11579868	10243376	10243376

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