

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

Particulars	For the quarter ending 30.06.2014	Upto the quarter ending 30.06.2014	For the quarter ending 30.06.2013	Upto the quarter ending 30.06.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	3184594	3184594	3771331	3771331
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-253205	-253205	199721	199721
Gross Earned Premium	3437799	3437799	3571610	3571610
Add: Premium on reinsurance accepted	150402	150402	389074	389074
Less : Premium on reinsurance ceded	1568247	1568247	1887246	1887246
Net Premium	1766749	1766749	2273159	2273159
Adjustment for change in reserve for unexpired risks	-253205	-253205	199721	199721
Premium Earned (Net)	2019954	2019954	2073438	2073438

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 30.06.2014	Upto the quarter ending 30.06.2014	For the quarter ending 30.06.2013	Upto the quarter ending 30.06.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	820909	820909	854271	854271
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-10834	-10834	6879	6879
Gross Earned Premium	831743	831743	847392	847392
Add: Premium on reinsurance accepted	2692	2692	794	794
Less : Premium on reinsurance ceded	93068	93068	102864	102864
Net Premium	730533	730533	752201	752201
Adjustment for change in reserve for unexpired risks	-10834	-10834	6879	6879
Premium Earned (Net)	741367	741367	745322	745322

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 30.06.2014	Upto the quarter ending 30.06.2014	For the quarter ending 30.06.2013	Upto the quarter ending 30.06.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	686235	686235	858216	858216
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	137140	137140	63610	63610
Gross Earned Premium	549095	549095	794606	794606
Add: Premium on reinsurance accepted	135845	135845	76991	76991
Less : Premium on reinsurance ceded	513023	513023	763290	763290
Net Premium	309057	309057	171917	171917
Adjustment for change in reserve for unexpired risks	137140	137140	63610	63610
Premium Earned (Net)	171917	171917	108307	108307

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 30.06.2014	Upto the quarter ending 30.06.2014	For the quarter ending 30.06.2013	Upto the quarter ending 30.06.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	1507144	1507144	1712487	1712487
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	126306	126306	70489	70489
Gross Earned Premium	1380838	1380838	1641998	1641998
Add: Premium on reinsurance accepted	138537	138537	77785	77785

Less : Premium on reinsurance ceded	606091	606091	866154	866154
Net Premium	1039590	1039590	924118	924118
Adjustment for change in reserve for unexpired risks	126306	126306	70489	70489
Premium Earned (Net)	913285	913285	853629	853629

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 30.06.2014	Upto the quarter ending 30.06.2014	For the quarter ending 30.06.2013	Upto the quarter ending 30.06.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	3000328	3000328	2869288	2869288
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	62167	62167	16424	16424
Gross Earned Premium	2938161	2938161	2852864	2852864
Add: Premium on reinsurance accepted	458	458	311	311
Less : Premium on reinsurance ceded	160355	160355	153502	153502
Net Premium	2840431	2840431	2716097	2716097
Adjustment for change in reserve for unexpired risks	62167	62167	16424	16424
Premium Earned (Net)	2778264	2778264	2699673	2699673

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 30.06.2014	Upto the quarter ending 30.06.2014	For the quarter ending 30.06.2013	Upto the quarter ending 30.06.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	3821139	3821139	3255117	3255117
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	154734	154734	395923	395923
Gross Earned Premium	3666405	3666405	2859194	2859194
Add: Premium on reinsurance accepted	0	0	225823	225823
Less : Premium on reinsurance ceded	191852	191852	161120	161120
Net Premium	3629287	3629287	3319820	3319820
Adjustment for change in reserve for unexpired risks	154734	154734	395923	395923
Premium Earned (Net)	3474553	3474553	2923897	2923897

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 30.06.2014	Upto the quarter ending 30.06.2014	For the quarter ending 30.06.2013	Upto the quarter ending 30.06.2013
	(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	0	0
Gross Earned Premium	0	0	0	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	0	0
Premium Earned (Net)	0	0	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 TP D.R. POOL

Particulars	For the quarter ending 30.06.2014	Upto the quarter ending 30.06.2014	For the quarter ending 30.06.2013	Upto the quarter ending 30.06.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)

Premium from direct business written	121925	121925	246453	246453
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-27600	-27600	37451	37451
Gross Earned Premium	149525	149525	209002	209002
Add: Premium on reinsurance accepted	59512	59512	77508	77508
Less : Premium on reinsurance ceded	97516	97516	184840	184840
Net Premium	83921	83921	139121	139121
Adjustment for change in reserve for unexpired risks	-27600	-27600	37451	37451
Premium Earned (Net)	111521	111521	101670	101670

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 30.06.2014	Upto the quarter ending 30.06.2014	For the quarter ending 30.06.2013	Upto the quarter ending 30.06.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	6943392	6943392	6370858	6370858
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	189301	189301	449798	449798
Gross Earned Premium	6754091	6754091	5921060	5921060
Add: Premium on reinsurance accepted	59970	59970	303642	303642
Less : Premium on reinsurance ceded	449723	449723	499462	499462
Net Premium	6553639	6553639	6175038	6175038
Adjustment for change in reserve for unexpired risks	189301	189301	449798	449798
Premium Earned (Net)	6364338	6364338	5725240	5725240

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 30.06.2014	Upto the quarter ending 30.06.2014	For the quarter ending 30.06.2013	Upto the quarter ending 30.06.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	1086340	1086340	983907	983907
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-8073	-8073	12632	12632
Gross Earned Premium	1094413	1094413	971275	971275
Add: Premium on reinsurance accepted	105248	105248	131345	131345
Less : Premium on reinsurance ceded	381284	381284	288803	288803
Net Premium	810304	810304	826449	826449
Adjustment for change in reserve for unexpired risks	-8073	-8073	12632	12632
Premium Earned (Net)	818377	818377	813817	813817

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 30.06.2014	Upto the quarter ending 30.06.2014	For the quarter ending 30.06.2013	Upto the quarter ending 30.06.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	225519	225519	252942	252942
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-42150	-42150	28414	28414
Gross Earned Premium	267669	267669	224528	224528
Add: Premium on reinsurance accepted	45307	45307	126122	126122
Less : Premium on reinsurance ceded	234889	234889	258828	258828
Net Premium	35937	35937	120236	120236
Adjustment for change in reserve for unexpired risks	-42150	-42150	28414	28414

Premium Earned (Net)	78087	78087	91822	91822
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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 30.06.2014	Upto the quarter ending 30.06.2014	For the quarter ending 30.06.2013	Upto the quarter ending 30.06.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	209254	209254	229235	229235
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-9650	-9650	14763	14763
Gross Earned Premium	218904	218904	214472	214472
Add: Premium on reinsurance accepted	0	0	0	0
Less : Premium on reinsurance ceded	10675	10675	11356	11356
Net Premium	198579	198579	217879	217879
Adjustment for change in reserve for unexpired risks	-9650	-9650	14763	14763
Premium Earned (Net)	208229	208229	203116	203116

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 30.06.2014	Upto the quarter ending 30.06.2014	For the quarter ending 30.06.2013	Upto the quarter ending 30.06.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	351322	351322	374961	374961
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-29328	-29328	18047	18047
Gross Earned Premium	380650	380650	356914	356914
Add: Premium on reinsurance accepted	740	740	30	30
Less : Premium on reinsurance ceded	42950	42950	7223	7223
Net Premium	309112	309112	367768	367768
Adjustment for change in reserve for unexpired risks	-29328	-29328	18047	18047
Premium Earned (Net)	338440	338440	349721	349721

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 30.06.2014	Upto the quarter ending 30.06.2014	For the quarter ending 30.06.2013	Upto the quarter ending 30.06.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	5674819	5674819	4961826	4961826
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	342389	342389	577393	577393
Gross Earned Premium	5332430	5332430	4384433	4384433
Add: Premium on reinsurance accepted	7267	7267	2	2
Less : Premium on reinsurance ceded	283547	283547	248066	248066
Net Premium	5398539	5398539	4713762	4713762
Adjustment for change in reserve for unexpired risks	342389	342389	577393	577393
Premium Earned (Net)	5056150	5056150	4136369	4136369

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 30.06.2014	Upto the quarter ending 30.06.2014	For the quarter ending 30.06.2013	Upto the quarter ending 30.06.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	113104	113104	100699	100699
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-903	-903	-2922	-2922
Gross Earned Premium	114007	114007	103621	103621

Add: Premium on reinsurance accepted	175	175	49	49
Less : Premium on reinsurance ceded	20097	20097	5760	5760
Net Premium	93182	93182	94988	94988
Adjustment for change in reserve for unexpired risks	-903	-903	-2922	-2922
Premium Earned (Net)	94085	94085	97910	97910

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 30.06.2014	Upto the quarter ending 30.06.2014	For the quarter ending 30.06.2013	Upto the quarter ending 30.06.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	1183859	1183859	1155262	1155262
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-95955	-95955	203760	203760
Gross Earned Premium	1279814	1279814	951502	951502
Add: Premium on reinsurance accepted	150684	150684	453395	453395
Less : Premium on reinsurance ceded	196211	196211	278416	278416
Net Premium	1138332	1138332	1330241	1330241
Adjustment for change in reserve for unexpired risks	-95955	-95955	203760	203760
Premium Earned (Net)	1234287	1234287	1126481	1126481

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 30.06.2014	Upto the quarter ending 30.06.2014	For the quarter ending 30.06.2013	Upto the quarter ending 30.06.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	15787609	15787609	14429690	14429690
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	345631	345631	1301885	1301885
Gross Earned Premium	15441978	15441978	13127805	13127805
Add: Premium on reinsurance accepted	369391	369391	1014585	1014585
Less : Premium on reinsurance ceded	1619376	1619376	1597914	1597914
Net Premium	14537624	14537624	13846361	13846361
Adjustment for change in reserve for unexpired risks	345631	345631	1301885	1301885
Premium Earned (Net)	14191993	14191993	12544476	12544476

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 30.06.2014	Upto the quarter ending 30.06.2014	For the quarter ending 30.06.2013	Upto the quarter ending 30.06.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	20479347	20479347	19913507	19913507
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	218732	218732	1572092	1572092
Gross Earned Premium	20260615	20260615	18341413	18341413
Add: Premium on reinsurance accepted	658330	658330	1481445	1481445
Less : Premium on reinsurance ceded	3793714	3793714	4351314	4351314
Net Premium	17343963	17343963	17043638	17043638
Adjustment for change in reserve for unexpired risks	218732	218732	1572092	1572092
Premium Earned (Net)	17125231	17125231	15471543	15471543

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