

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

Particulars	For the quarter ending 31.03.2015	Upto the quarter ending 31.03.2015	For the quarter ending 31.03.2014	Upto the quarter ending 31.03.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	2331829	10127767	2174062	10397762
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-514275	-832422	65107	128278
Gross Earned Premium	2846104	10960189	2108955	10269484
Add: Premium on reinsurance accepted	323228	1283153	388729	1419352
Less : Premium on reinsurance ceded	1877424	6343128	756609	5084479
Net Premium	777633	5067792	1806182	6732635
Adjustment for change in reserve for unexpired risks	-514275	-832422	65107	128278
<b>Premium Earned (Net)</b>	<b>1291908</b>	<b>5900214</b>	<b>1741074</b>	<b>6604356</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 31.03.2015	Upto the quarter ending 31.03.2015	For the quarter ending 31.03.2014	Upto the quarter ending 31.03.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	533360	2475789	622115	2725721
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-40496	-108331	63218	67412
Gross Earned Premium	573856	2584120	558897	2658309
Add: Premium on reinsurance accepted	4320	17279	-55	1682
Less : Premium on reinsurance ceded	110618	343888	114006	361561
Net Premium	427062	2149180	508054	2365842
Adjustment for change in reserve for unexpired risks	-40496	-108331	63218	67412
<b>Premium Earned (Net)</b>	<b>467558</b>	<b>2257511</b>	<b>444836</b>	<b>2298430</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 31.03.2015	Upto the quarter ending 31.03.2015	For the quarter ending 31.03.2014	Upto the quarter ending 31.03.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	173771	1738904	331153	2103298
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	43304	35260	52495	187770
Gross Earned Premium	130467	1703644	278658	1915528
Add: Premium on reinsurance accepted	83221	254662	60831	219746
Less : Premium on reinsurance ceded	44136	1213963	222432	1578701
Net Premium	212856	779603	169552	744343
Adjustment for change in reserve for unexpired risks	43304	35260	52495	187770
<b>Premium Earned (Net)</b>	<b>169552</b>	<b>744343</b>	<b>117057</b>	<b>556573</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 31.03.2015	Upto the quarter ending 31.03.2015	For the quarter ending 31.03.2014	Upto the quarter ending 31.03.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	707131	4214693	953268	4829019
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	2808	-73071	115713	255182
Gross Earned Premium	704323	4287764	837555	4573837
Add: Premium on reinsurance accepted	87541	271941	60776	221428

Less : Premium on reinsurance ceded	154754	1557851	336438	1940262
Net Premium	639918	2928783	677606	3110185
Adjustment for change in reserve for unexpired risks	2808	-73071	115713	255182
<b>Premium Earned (Net)</b>	<b>637109</b>	<b>3001854</b>	<b>561893</b>	<b>2855003</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 31.03.2015	Upto the quarter ending 31.03.2015	For the quarter ending 31.03.2014	Upto the quarter ending 31.03.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	3430930	12613383	3228393	11981994
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	96477	278700	83438	224936
Gross Earned Premium	3334453	12334683	3144955	11757058
Add: Premium on reinsurance accepted	1277	2357	45	10456
Less : Premium on reinsurance ceded	162751	692207	151937	626317
Net Premium	3269456	11923533	3076501	11366133
Adjustment for change in reserve for unexpired risks	96477	278700	83438	224936
<b>Premium Earned (Net)</b>	<b>3172979</b>	<b>11644833</b>	<b>2993063</b>	<b>11141197</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 31.03.2015	Upto the quarter ending 31.03.2015	For the quarter ending 31.03.2014	Upto the quarter ending 31.03.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	4391011	16057225	3813051	13836326
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	280629	1058235	405613	1400398
Gross Earned Premium	4110382	14998990	3407438	12435928
Add: Premium on reinsurance accepted	395	527	120	315
Less : Premium on reinsurance ceded	220400	808116	203424	703475
Net Premium	4171006	15249636	3609747	13133166
Adjustment for change in reserve for unexpired risks	280629	1058235	405613	1400398
<b>Premium Earned (Net)</b>	<b>3890377</b>	<b>14191401</b>	<b>3204134</b>	<b>11732768</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 31.03.2015	Upto the quarter ending 31.03.2015	For the quarter ending 31.03.2014	Upto the quarter ending 31.03.2014
	(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
<b>Premium Earned (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</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 31.03.2015	Upto the quarter ending 31.03.2015	For the quarter ending 31.03.2014	Upto the quarter ending 31.03.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)

Premium from direct business written	124033	473928	282523	1062801
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	56896	-101048	-247309	-54670
Gross Earned Premium	67137	574976	529832	1117471
Add: Premium on reinsurance accepted	100045	292358	-45441	376687
Less : Premium on reinsurance ceded	99226	379142	226022	850248
Net Premium	124852	387144	11060	589240
Adjustment for change in reserve for unexpired risks	56896	-101048	-247309	-54670
<b>Premium Earned (Net)</b>	<b>67956</b>	<b>488192</b>	<b>258369</b>	<b>643910</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 TOTAL

Particulars	For the quarter ending 31.03.2015	Upto the quarter ending 31.03.2015	For the quarter ending 31.03.2014	Upto the quarter ending 31.03.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	7945974	29144536	7323967	26881121
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	434002	1235887	241742	1570664
Gross Earned Premium	7511972	27908649	7082225	25310457
Add: Premium on reinsurance accepted	101717	295242	-45276	387458
Less : Premium on reinsurance ceded	482377	1879465	581383	2180040
Net Premium	7565314	27560313	6697308	25088539
Adjustment for change in reserve for unexpired risks	434002	1235887	241742	1570664
<b>Premium Earned (Net)</b>	<b>7131312</b>	<b>26324426</b>	<b>6455566</b>	<b>23517875</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 31.03.2015	Upto the quarter ending 31.03.2015	For the quarter ending 31.03.2014	Upto the quarter ending 31.03.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	980296	3559777	1090078	3747776
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	58441	-260912	-151483	-29215
Gross Earned Premium	921855	3820689	1241561	3776991
Add: Premium on reinsurance accepted	117913	289469	-32510	552935
Less : Premium on reinsurance ceded	335605	1377827	411845	1307468
Net Premium	762604	2471419	645723	2993243
Adjustment for change in reserve for unexpired risks	58441	-260912	-151483	-29215
<b>Premium Earned (Net)</b>	<b>704163</b>	<b>2732331</b>	<b>797206</b>	<b>3022458</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 31.03.2015	Upto the quarter ending 31.03.2015	For the quarter ending 31.03.2014	Upto the quarter ending 31.03.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	213345	1009390	255667	1116104
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-23841	-6378	-5732	-119093
Gross Earned Premium	237186	1015768	261399	1235197
Add: Premium on reinsurance accepted	45792	253283	73335	236137
Less : Premium on reinsurance ceded	214588	1001260	236771	1078072
Net Premium	44549	261413	92231	274169
Adjustment for change in reserve for unexpired risks	-23841	-6378	-5732	-119093

<b>Premium Earned (Net)</b>	68390	267791	97963	393262
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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 31.03.2015	Upto the quarter ending 31.03.2015	For the quarter ending 31.03.2014	Upto the quarter ending 31.03.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	182939	802456	187261	816460
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-2048	-8622	-10086	19758
Gross Earned Premium	184987	811078	197347	796702
Add: Premium on reinsurance accepted	0	0	0	0
Less : Premium on reinsurance ceded	9429	45116	9655	41876
Net Premium	173510	757340	177606	774584
Adjustment for change in reserve for unexpired risks	-2048	-8622	-10086	19758
<b>Premium Earned (Net)</b>	<b>175558</b>	<b>765962</b>	<b>187692</b>	<b>754826</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.

#### PERSONAL ACCIDENT

Particulars	For the quarter ending 31.03.2015	Upto the quarter ending 31.03.2015	For the quarter ending 31.03.2014	Upto the quarter ending 31.03.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	331758	1493671	398485	1424127
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-33397	19376	-20305	-86552
Gross Earned Premium	365155	1474295	418790	1510679
Add: Premium on reinsurance accepted	0	768	51209	51305
Less : Premium on reinsurance ceded	35246	171998	86387	191742
Net Premium	296512	1322441	363307	1283690
Adjustment for change in reserve for unexpired risks	-33397	19376	-20305	-86552
<b>Premium Earned (Net)</b>	<b>329909</b>	<b>1303065</b>	<b>383612</b>	<b>1370242</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 31.03.2015	Upto the quarter ending 31.03.2015	For the quarter ending 31.03.2014	Upto the quarter ending 31.03.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	5406805	20538525	5066542	18987515
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	168283	776719	250379	1662406
Gross Earned Premium	5238522	19761806	4816163	17325109
Add: Premium on reinsurance accepted	577	2358	0	2
Less : Premium on reinsurance ceded	270145	1026201	265871	1026272
Net Premium	5137237	19514682	4800671	17961245
Adjustment for change in reserve for unexpired risks	168283	776719	250379	1662406
<b>Premium Earned (Net)</b>	<b>4968954</b>	<b>18737963</b>	<b>4550292</b>	<b>16298839</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 31.03.2015	Upto the quarter ending 31.03.2015	For the quarter ending 31.03.2014	Upto the quarter ending 31.03.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	132580	508926	104838	451380
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	41346	74520	-46563	-36738
Gross Earned Premium	91234	434406	151401	488118

Add: Premium on reinsurance accepted	123	490	320	508
Less : Premium on reinsurance ceded	15812	84566	70958	176077
Net Premium	116891	424850	34200	275811
Adjustment for change in reserve for unexpired risks	41346	74520	-46563	-36738
<b>Premium Earned (Net)</b>	<b>75545</b>	<b>350330</b>	<b>80763</b>	<b>312549</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 31.03.2015	Upto the quarter ending 31.03.2015	For the quarter ending 31.03.2014	Upto the quarter ending 31.03.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	1021249	4219538	1033215	4174131
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-290576	-452874	366147	910315
Gross Earned Premium	1311825	4672412	667068	3263816
Add: Premium on reinsurance accepted	150462	737541	692745	1677954
Less : Premium on reinsurance ceded	166004	542240	139102	531497
Net Premium	1005707	4414839	1586858	5320588
Adjustment for change in reserve for unexpired risks	-290576	-452874	366147	910315
<b>Premium Earned (Net)</b>	<b>1296283</b>	<b>4867713</b>	<b>1220711</b>	<b>4410273</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 31.03.2015	Upto the quarter ending 31.03.2015	For the quarter ending 31.03.2014	Upto the quarter ending 31.03.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	16214946	61276819	15460053	57598614
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	352210	1377716	624099	3891545
Gross Earned Premium	15862736	59899103	14835954	53707069
Add: Premium on reinsurance accepted	416584	1579151	739823	2906299
Less : Premium on reinsurance ceded	1529206	6128673	1801972	6533044
Net Premium	15102324	56727297	14397904	53971869
Adjustment for change in reserve for unexpired risks	352210	1377716	624099	3891545
<b>Premium Earned (Net)</b>	<b>14750114</b>	<b>55349581</b>	<b>13773805</b>	<b>50080324</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 31.03.2015	Upto the quarter ending 31.03.2015	For the quarter ending 31.03.2014	Upto the quarter ending 31.03.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	19253906	75619279	18587383	72825395
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-159257	472223	804919	4275005
Gross Earned Premium	19413163	75147056	17782464	68550390
Add: Premium on reinsurance accepted	827353	3134245	1189328	4547079
Less : Premium on reinsurance ceded	3561384	14029652	2895019	13557785
Net Premium	16519875	64723872	16881692	63814689
Adjustment for change in reserve for unexpired risks	-159257	472223	804919	4275005
<b>Premium Earned (Net)</b>	<b>16679132</b>	<b>64251650</b>	<b>16076772</b>	<b>59539683</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.