

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

Particulars	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	1754358	8223700	1533264	7348287
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-66147	63171	69309	342888
Gross Earned Premium	1820505	8160529	1463955	7005399
Add: Premium on reinsurance accepted	528119	1030623	674654	1111514
Less : Premium on reinsurance ceded	1056935	4327870	850082	3659689
Net Premium	1225542	4926453	1357836	4800112
Adjustment for change in reserve for unexpired risks	-66147	63171	69309	342888
<b>Premium Earned (Net)</b>	<b>1291689</b>	<b>4863282</b>	<b>1288527</b>	<b>4457224</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 31.12.2013	Upto the quarter ending 31.12.2013	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	579564	2103606	700675	2286329
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-23948	4194	1246	55443
Gross Earned Premium	603512	2099412	699429	2230886
Add: Premium on reinsurance accepted	451	1737	3142	5775
Less : Premium on reinsurance ceded	42637	247555	118543	442704
Net Premium	537378	1857788	585274	1849400
Adjustment for change in reserve for unexpired risks	-23948	4194	1246	55443
<b>Premium Earned (Net)</b>	<b>561326</b>	<b>1853594</b>	<b>584028</b>	<b>1793957</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 31.12.2013	Upto the quarter ending 31.12.2013	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	488152	1772145	507229	1710159
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	26999	135275	104586	102557
Gross Earned Premium	461153	1636870	402643	1607602
Add: Premium on reinsurance accepted	14615	158915	145639	255704
Less : Premium on reinsurance ceded	272615	1356269	449715	1526347
Net Premium	230152	574791	203153	439516
Adjustment for change in reserve for unexpired risks	26999	135275	104586	102557
<b>Premium Earned (Net)</b>	<b>203153</b>	<b>439516</b>	<b>98567</b>	<b>336959</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 31.12.2013	Upto the quarter ending 31.12.2013	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	1067716	3875751	1207904	3996488
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	3051	139469	105832	158000
Gross Earned Premium	1064665	3736282	1102072	3838488
Add: Premium on reinsurance accepted	15066	160652	148781	261479

Less : Premium on reinsurance ceded	315252	1603824	568258	1969051
Net Premium	767530	2432579	788427	2288916
Adjustment for change in reserve for unexpired risks	3051	139469	105832	158000
<b>Premium Earned (Net)</b>	<b>764479</b>	<b>2293110</b>	<b>682595</b>	<b>2130916</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 31.12.2013	Upto the quarter ending 31.12.2013	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	3096197	8753601	3129625	8837726
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	55804	141498	157132	401108
Gross Earned Premium	3040393	8612103	2972493	8436618
Add: Premium on reinsurance accepted	4786	10411	8471	9296
Less : Premium on reinsurance ceded	151314	474380	300035	840385
Net Premium	2949669	8289632	2838061	8006637
Adjustment for change in reserve for unexpired risks	55804	141498	157132	401108
<b>Premium Earned (Net)</b>	<b>2893865</b>	<b>8148134</b>	<b>2680929</b>	<b>7605529</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 31.12.2013	Upto the quarter ending 31.12.2013	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	3451704	10023275	2813438	8379035
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	366484	994785	836651	2527275
Gross Earned Premium	3085220	9028490	1976787	5851760
Add: Premium on reinsurance accepted	195	195	0	0
Less : Premium on reinsurance ceded	175889	500051	270395	845185
Net Premium	3276010	9523419	2543043	7533850
Adjustment for change in reserve for unexpired risks	366484	994785	836651	2527275
<b>Premium Earned (Net)</b>	<b>2909526</b>	<b>8528634</b>	<b>1706392</b>	<b>5006575</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 31.12.2013	Upto the quarter ending 31.12.2013	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012
	(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	-212156	0	-644238	-2343789
Gross Earned Premium	212156	0	644238	2343789
Add: Premium on reinsurance accepted	0	0	0	0
Less : Premium on reinsurance ceded	0	0	-424312	0
Net Premium	0	0	424312	0
Adjustment for change in reserve for unexpired risks	-212156	0	-644238	-2343789
<b>Premium Earned (Net)</b>	<b>212156</b>	<b>0</b>	<b>1068550</b>	<b>2343789</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 31.12.2013	Upto the quarter ending 31.12.2013	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)

Premium from direct business written	294346	780278	335679	964509
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	348483	192639	-217964	96451
Gross Earned Premium	-54137	587639	553643	868058
Add: Premium on reinsurance accepted	265526	422128	0	0
Less : Premium on reinsurance ceded	298834	624226	771607	771607
Net Premium	261038	578180	-435928	192902
Adjustment for change in reserve for unexpired risks	348483	192639	-217964	96451
<b>Premium Earned (Net)</b>	<b>-87445</b>	<b>385541</b>	<b>-217964</b>	<b>96451</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 31.12.2013	Upto the quarter ending 31.12.2013	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	6842247	19557154	6278742	18181270
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	558615	1328922	131581	681045
Gross Earned Premium	6283632	18228232	6147161	17500225
Add: Premium on reinsurance accepted	270507	432734	8471	9296
Less : Premium on reinsurance ceded	626037	1598657	917725	2457177
Net Premium	6486717	18391231	5369488	15733389
Adjustment for change in reserve for unexpired risks	558615	1328922	131581	681045
<b>Premium Earned (Net)</b>	<b>5928102</b>	<b>17062309</b>	<b>5237907</b>	<b>15052344</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 31.12.2013	Upto the quarter ending 31.12.2013	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	810146	2657698	791561	2498420
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	116014	122268	-94142	5708
Gross Earned Premium	694132	2535430	885703	2492712
Add: Premium on reinsurance accepted	308272	585445	79257	410568
Less : Premium on reinsurance ceded	284000	895623	268427	806003
Net Premium	834418	2347520	602391	2102985
Adjustment for change in reserve for unexpired risks	116014	122268	-94142	5708
<b>Premium Earned (Net)</b>	<b>718404</b>	<b>2225252</b>	<b>696533</b>	<b>2097277</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 31.12.2013	Upto the quarter ending 31.12.2013	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	262735	860437	261508	725916
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-110110	-113361	97818	94995
Gross Earned Premium	372845	973798	163690	630921
Add: Premium on reinsurance accepted	46798	162802	261534	410128
Less : Premium on reinsurance ceded	262731	841301	256019	727384
Net Premium	46802	181938	267023	408660
Adjustment for change in reserve for unexpired risks	-110110	-113361	97818	94995

<b>Premium Earned (Net)</b>	156912	295299	169205	313665
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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 31.12.2013	Upto the quarter ending 31.12.2013	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	191247	629199	185747	596603
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	6926	29844	-1683	-13
Gross Earned Premium	184321	599355	187430	596616
Add: Premium on reinsurance accepted	0	0	0	29
Less : Premium on reinsurance ceded	9935	32221	18287	59341
Net Premium	181312	596978	167460	537291
Adjustment for change in reserve for unexpired risks	6926	29844	-1683	-13
<b>Premium Earned (Net)</b>	<b>174386</b>	<b>567134</b>	<b>169143</b>	<b>537304</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 31.12.2013	Upto the quarter ending 31.12.2013	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	289766	1025642	432461	1167305
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-68729	-66247	149932	36807
Gross Earned Premium	358495	1091889	282529	1130498
Add: Premium on reinsurance accepted	0	96	33327	46130
Less : Premium on reinsurance ceded	21584	105355	60150	160559
Net Premium	268182	920383	405638	1052876
Adjustment for change in reserve for unexpired risks	-68729	-66247	149932	36807
<b>Premium Earned (Net)</b>	<b>336911</b>	<b>986630</b>	<b>255706</b>	<b>1016069</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 31.12.2013	Upto the quarter ending 31.12.2013	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	4185308	13920973	3514085	11484019
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	381264	1412027	416270	508813
Gross Earned Premium	3804044	12508946	3097815	10975206
Add: Premium on reinsurance accepted	0	2	0	0
Less : Premium on reinsurance ceded	259957	760401	351263	1147499
Net Premium	3925351	13160574	3162822	10336520
Adjustment for change in reserve for unexpired risks	381264	1412027	416270	508813
<b>Premium Earned (Net)</b>	<b>3544087</b>	<b>11748547</b>	<b>2746552</b>	<b>9827707</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 31.12.2013	Upto the quarter ending 31.12.2013	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	108400	346542	93821	312012
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	1485	9825	21847	13889
Gross Earned Premium	106915	336717	71974	298123

Add: Premium on reinsurance accepted	51	188	3512	11218
Less : Premium on reinsurance ceded	27174	105119	19027	101269
Net Premium	81277	241611	78306	221961
Adjustment for change in reserve for unexpired risks	1485	9825	21847	13889
<b>Premium Earned (Net)</b>	<b>79792</b>	<b>231786</b>	<b>56459</b>	<b>208072</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 31.12.2013	Upto the quarter ending 31.12.2013	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	982638	3140914	884407	2887555
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	266733	544168	-305450	-319617
Gross Earned Premium	715905	2596746	1189857	3207172
Add: Premium on reinsurance accepted	482285	985209	88815	243515
Less : Premium on reinsurance ceded	154764	392395	196530	485678
Net Premium	1310159	3733728	776692	2645392
Adjustment for change in reserve for unexpired risks	266733	544168	-305450	-319617
<b>Premium Earned (Net)</b>	<b>1043427</b>	<b>3189560</b>	<b>1082142</b>	<b>2965009</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 31.12.2013	Upto the quarter ending 31.12.2013	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	13672487	42138559	12442332	37853100
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	1152198	3267446	416173	1021627
Gross Earned Premium	12520289	38871113	12026159	36831473
Add: Premium on reinsurance accepted	1107913	2166476	474916	1130884
Less : Premium on reinsurance ceded	1646182	4731072	2087428	5944910
Net Premium	13134218	39573963	10829820	33039074
Adjustment for change in reserve for unexpired risks	1152198	3267446	416173	1021627
<b>Premium Earned (Net)</b>	<b>11982021</b>	<b>36306517</b>	<b>10413647</b>	<b>32017447</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 31.12.2013	Upto the quarter ending 31.12.2013	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	16494562	54238011	15183499	49197874
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	1089101	3470085	591311	1522512
Gross Earned Premium	15405461	50767926	14592186	47675360
Add: Premium on reinsurance accepted	1651097	3357750	1298352	2503878
Less : Premium on reinsurance ceded	3018368	10662765	3505768	11573650
Net Premium	15127291	46932996	12976083	40128102
Adjustment for change in reserve for unexpired risks	1089101	3470085	591311	1522512
<b>Premium Earned (Net)</b>	<b>14038188</b>	<b>43462911</b>	<b>12384766</b>	<b>38605587</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.