

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

Particulars	For the quarter ending 30.09.2011 (Rs.'000)	Upto the quarter ending 30.09.2011 (Rs.'000)	For the quarter ending 30.09.2010 (Rs.'000)	Upto the quarter ending 30.09.2010 (Rs.'000)
Premium from direct business written	2243217	4880629	1944342	4131431
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	149437	374599	147925	272510
Gross Earned Premium	2093780	4506030	1796417	3858921
Add: Premium on reinsurance accepted	-91830	299020	176961	252646
Less : Premium on reinsurance	999180	2284530	941868	2073718
Net Premium	1152207	2895119	1179435	2310359
Adjustment for change in reserve for unexpired risks	-13614	292380	29524	-22867
Premium Earned (Net)	1165821	2602739	1149911	2333226

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 30.09.2011 (Rs.'000)	Upto the quarter ending 30.09.2011 (Rs.'000)	For the quarter ending 30.09.2010 (Rs.'000)	Upto the quarter ending 30.09.2010 (Rs.'000)
Premium from direct business written	718238	1487202	584717	1225274
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	66760	130964	64469	135130
Gross Earned Premium	651478	1356238	520248	1090144
Add: Premium on reinsurance accepted	2381	2843	60670	62579
Less : Premium on reinsurance	140034	334313	39722	256226
Net Premium	580585	1155732	605665	1031628
Adjustment for change in reserve for unexpired risks	-12539	62053	90151	95648
Premium Earned (Net)	593124	1093679	515514	935980

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 30.09.2011 (Rs.'000)	Upto the quarter ending 30.09.2011 (Rs.'000)	For the quarter ending 30.09.2010 (Rs.'000)	Upto the quarter ending 30.09.2010 (Rs.'000)
Premium from direct business written	485769	1224439	482407	1237114
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	3362	-12675	-156152	184673
Gross Earned Premium	482407	1237114	638559	1052441
Add: Premium on reinsurance accepted	24219	105862	-27105	79095
Less : Premium on reinsurance	427484	1091908	644438	1077958
Net Premium	82504	238393	-189136	238251
Adjustment for change in reserve for unexpired risks	271640	142	-369133	-7849
Premium Earned (Net)	-189136	238251	179997	246099

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 30.09.2011 (Rs.'000)	Upto the quarter ending 30.09.2011 (Rs.'000)	For the quarter ending 30.09.2010 (Rs.'000)	Upto the quarter ending 30.09.2010 (Rs.'000)
Premium from direct business written	1204007	2711641	1067124	2462388
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	70122	118289	-91682	319803
Gross Earned Premium	1133885	2593352	1158806	2142585
Add: Premium on reinsurance accepted	26600	108705	33565	141675
Less : Premium on reinsurance	567518	1426221	684160	1334184
Net Premium	663089	1394125	416529	1269878
Adjustment for change in reserve for unexpired risks	259101	62195	-278982	87799
Premium Earned (Net)	403988	1331930	695511	1182079

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 30.09.2011	Upto the quarter ending 30.09.2011	For the quarter ending 30.09.2010	Upto the quarter ending 30.09.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	2507845	5156426	2327219	4861592
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	90313	147417	14899	242974
Gross Earned Premium	2417532	5009009	2312320	4618618
Add: Premium on reinsurance accepted	18733	18733	5591	6981
Less : Premium on reinsurance	247187	494535	230381	466159
Net Premium	2279391	4680624	2102429	4402414
Adjustment for change in reserve for unexpired risks	88482	139106	5106	216038
Premium Earned (Net)	2190909	4541518	2097323	4186376

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 30.09.2011	Upto the quarter ending 30.09.2011	For the quarter ending 30.09.2010	Upto the quarter ending 30.09.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	900642	1790320	783272	1574720
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	58685	107800	35839	88030
Gross Earned Premium	841957	1682520	747433	1486690
Add: Premium on reinsurance accepted	0	0	0	0
Less : Premium on reinsurance	86096	180762	74970	160469
Net Premium	814546	1609558	708302	1414251
Adjustment for change in reserve for unexpired risks	53122	97654	32356	80393
Premium Earned (Net)	761424	1511904	675946	1333858

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 30.09.2011	Upto the quarter ending 30.09.2011	For the quarter ending 30.09.2010	Upto the quarter ending 30.09.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	1838626	3481509	1140483	2319480
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	349072	581015	35020	86511
Gross Earned Premium	1489554	2900494	1105463	2232969
Add: Premium on reinsurance accepted	1614142	2974789	1008680	2048555
Less : Premium on reinsurance	1838626	3481509	1140483	2319480
Net Premium	1614142	2974789	1008680	2048555
Adjustment for change in reserve for unexpired risks	302731	463117	-19423	97009
Premium Earned (Net)	1311411	2511672	1028103	1951546

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 30.09.2011	Upto the quarter ending 30.09.2011	For the quarter ending 30.09.2010	Upto the quarter ending 30.09.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	5247113	10428255	4250974	8755792
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	498070	836232	85758	417515
Gross Earned Premium	4749043	9592023	4165216	8338277
Add: Premium on reinsurance accepted	1632875	2993522	1014271	2055536
Less : Premium on reinsurance	2171909	4156806	1445834	2946108
Net Premium	4708079	9264971	3819411	7865220
Adjustment for change in reserve for unexpired risks	444335	699877	18039	393440
Premium Earned (Net)	4263744	8565094	3801372	7471780

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 30.09.2011 (Rs.'000)	Upto the quarter ending 30.09.2011 (Rs.'000)	For the quarter ending 30.09.2010 (Rs.'000)	Upto the quarter ending 30.09.2010 (Rs.'000)
Premium from direct business written	725525	1538267	666245	1440917
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	29640	48675	26914	96354
Gross Earned Premium	695885	1489592	639331	1344563
Add: Premium on reinsurance accepted	-70945	185347	160765	248687
Less : Premium on reinsurance	184460	422719	-71553	320831
Net Premium	470120	1300895	898563	1368773
Adjustment for change in reserve for unexpired risks	-214222	-33939	165697	164792
Premium Earned (Net)	684342	1334834	732866	1203981

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 30.09.2011 (Rs.'000)	Upto the quarter ending 30.09.2011 (Rs.'000)	For the quarter ending 30.09.2010 (Rs.'000)	Upto the quarter ending 30.09.2010 (Rs.'000)
Premium from direct business written	189061	385980	206968	362491
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-8953	11745	-19261	-78955
Gross Earned Premium	198014	374235	226229	441446
Add: Premium on reinsurance accepted	57533	135424	48434	103689
Less : Premium on reinsurance	137463	374121	233669	397536
Net Premium	109131	147283	21733	68644
Adjustment for change in reserve for unexpired risks	43700	39320	-9028	-13505
Premium Earned (Net)	65431	107963	30761	82149

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 30.09.2011 (Rs.'000)	Upto the quarter ending 30.09.2011 (Rs.'000)	For the quarter ending 30.09.2010 (Rs.'000)	Upto the quarter ending 30.09.2010 (Rs.'000)
Premium from direct business written	204127	406322	182849	366522
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	10639	19900	21942	36660
Gross Earned Premium	193488	386422	160907	329862
Add: Premium on reinsurance accepted	0	0	0	0
Less : Premium on reinsurance	19977	39831	17933	36069
Net Premium	184150	366491	164916	330453
Adjustment for change in reserve for unexpired risks	9617	18019	19842	33204
Premium Earned (Net)	174533	348472	145074	297249

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 30.09.2011 (Rs.'000)	Upto the quarter ending 30.09.2011 (Rs.'000)	For the quarter ending 30.09.2010 (Rs.'000)	Upto the quarter ending 30.09.2010 (Rs.'000)
Premium from direct business written	714119	1076873	438980	976217
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	137570	50328	-13292	89707
Gross Earned Premium	576549	1026545	452272	886510
Add: Premium on reinsurance accepted	799	10936	4185	4411
Less : Premium on reinsurance	176458	214320	12627	119525
Net Premium	538460	873489	430538	861103
Adjustment for change in reserve for unexpired risks	53961	6193	3338	77928
Premium Earned (Net)	484499	867296	427200	783175

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 30.09.2011	Upto the quarter ending 30.09.2011	For the quarter ending 30.09.2010	Upto the quarter ending 30.09.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	4462118	7764304	2706388	6107341
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	877866	1170982	67803	462649
Gross Earned Premium	3584252	6593322	2638585	5644692
Add: Premium on reinsurance accepted	0	0	0	0
Less : Premium on reinsurance	384553	775692	320071	660089
Net Premium	4077565	6988612	2386317	5447252
Adjustment for change in reserve for unexpired risks	845624	1078932	36191	391591
Premium Earned (Net)	3231941	5909680	2350126	5055661

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 30.09.2011	Upto the quarter ending 30.09.2011	For the quarter ending 30.09.2010	Upto the quarter ending 30.09.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	101317	211657	89644	183491
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	5836	14083	-22797	-25544
Gross Earned Premium	95481	197574	112441	209035
Add: Premium on reinsurance accepted	2309	5599	4881	4881
Less : Premium on reinsurance	46598	57686	47947	61831
Net Premium	57028	159570	46578	126541
Adjustment for change in reserve for unexpired risks	5225	16515	-60169	-53445
Premium Earned (Net)	51803	143055	106747	179986

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 30.09.2011	Upto the quarter ending 30.09.2011	For the quarter ending 30.09.2010	Upto the quarter ending 30.09.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	941624	2116314	1209839	2288442
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-134108	-86064	217975	26197
Gross Earned Premium	1075732	2202378	991864	2262245
Add: Premium on reinsurance accepted	89431	121677	15630	43274
Less : Premium on reinsurance	41508	340955	65090	289012
Net Premium	989547	1897036	1160379	2042704
Adjustment for change in reserve for unexpired risks	-85416	-72834	198064	-13259
Premium Earned (Net)	1074963	1969870	962315	2055963

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 30.09.2011	Upto the quarter ending 30.09.2011	For the quarter ending 30.09.2010	Upto the quarter ending 30.09.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	12585004	23927972	9751885	20481212
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	1416559	2065880	365043	1024583
Gross Earned Premium	11168444	21862091	9386845	19456630
Add: Premium on reinsurance accepted	1712002	3452505	1248164	2460477
Less : Premium on reinsurance	3162926	6382130	2071619	4831000
Net Premium	11134080	20998347	8928429	18110688
Adjustment for change in reserve for unexpired risks	1102824	1752083	371977	980745
Premium Earned (Net)	10031256	19246264	8556454	17129945

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 30.09.2011	Upto the quarter ending 30.09.2011	For the quarter ending 30.09.2010	Upto the quarter ending 30.09.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	16032228	31520242	12763351	27075031
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	1636118	2558768	421286	1616896
Gross Earned Premium	14396109	28961473	12342069	25458136
Add: Premium on reinsurance accepted	1646772	3860230	1458691	2854798
Less : Premium on reinsurance	4729624	10092881	3697649	8238902
Net Premium	12949376	25287591	10524393	21690927
Adjustment for change in reserve for unexpired risks	1348311	2106658	122519	1045677
Premium Earned (Net)	11601065	23180933	10401874	20645250

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