

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

Particulars	Fire		MARINE CARGO		MARINE HULL		MARINE TOTAL	
	31.03.2009	31.03.2008	31.03.2009	31.03.2008	31.03.2009	31.03.2008	31.03.2009	31.03.2008
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	5727935	5242981	2215953	1922397	1153340	1085951	3369293	3008348
Service Tax	302807		146778		67389		214167	
Adjustment for change in reserve for unexpired risks								
Gross Earned Premium	5425128		2069175		1085951		3155126	
Add: Premium on reinsurance accepted	531906	471899	33284	5483	-9903	149933	23381	155416
Less : Premium on reinsurance ceded	2073919	1689687	422983	455268	1048151	1023004	1471134	1478272
Net Premium	4185922	4025193	1826254	1472612	95286	212880	1921540	1685492
Adjustment for change in reserve for unexpired risks	-99773	320373	-176822	-283449	117595	-108354	-59227	-391803
Premium Earned (Net)	4086149	4345566	1649432	1189163	212881	104526	1862313	1293689

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

Particulars	MOTOR OD		MOTOR TP		MOTOR POOL		MOTOR TOTAL	
	31.03.2009	31.03.2008	31.03.2009	31.03.2008	31.03.2009	31.03.2008	31.03.2009	31.03.2008
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	7587661	7074985	3597729	3238600	4449435	4035431	15634825	14349016
Service Tax	256338		179564		207002		642904	
Adjustment for change in reserve for unexpired risks								
Gross Earned Premium	7331323		3418165		4242433		14991921	
Add: Premium on reinsurance accepted	0		9169	5700	3445332	2746380	3454501	2752080
Less : Premium on reinsurance ceded	752606	1060440	372534	568673	4449435	4035431	5574575	5664544
Net Premium	6835055	6014545	3234364	2672627	3445332	2746380	13514751	11436552
Adjustment for change in reserve for unexpired risks	-410255	-185218	-279368	729896	-349476	-1373190	-1039099	-828512
Premium Earned (Net)	6424800	5829327	2954996	3405523	3095856	1373190	12475652	10608040

Particulars	WORKMEN COMPENSATION		PERSONAL ACCIDENT		AVIATION		ENGINEERING	
	31.03.2009	31.03.2008	31.03.2009	31.03.2008	31.03.2009	31.03.2008	31.03.2009	31.03.2008
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	486894	436026	1370536	1008237	322225	269726	2498560	2157464
Service Tax	25434		181150		26249		187435	
Adjustment for change in reserve for unexpired risks								
Gross Earned Premium	461460		1189386		295976		2311125	
Add: Premium on reinsurance accepted	0		0	10160	23022	7376	326526	114431

Less : Premium on reinsurance ceded	48739	65404	253937	183854	302218	253885	1016997	685666
Net Premium	438155	370622	1116599	834543	43029	23217	1808089	1586229
Adjustment for change in reserve for unexpired risks	-33766	-38763	-141028	-72861	-9906	5371	-114662	-62145
Premium Earned (Net)	404389	331859	975571	761682	33123	28588	1693427	1524084

Particulars	OTHER MISCELLANEOUS		LIABILITIES		HEALTH & HOSPITALISATION		TOTAL MISCELLANEOUS		GRAND TOTAL	
	31.03.2009	31.03.2008	31.03.2009	31.03.2008	31.03.2009	31.03.2008	31.03.2009	31.03.2008	31.03.2009	31.03.2008
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	3960384	3673923	399882	300273	9007209	6949575	33680515	29144240	42777743	37395569
Service Tax	143231		49804		1028818		2285025	0	2801999	0
Adjustment for change in reserve for unexpired risks										
Gross Earned Premium	3817153		350078		7978391		31395490	0	39975744	0
Add: Premium on reinsurance accepted	300084	148057	0	4245	0		4104133	3036349	4659420	3663664
Less : Premium on reinsurance ceded	595396	1154636	83896	34255	912223	1042436	8787981	9084680	12333034	12252639
Net Premium	3665072	2667344	315986	270263	8094986	5907139	28996667	23095909	35104129	28806594
Adjustment for change in reserve for unexpired risks	-498864	382822	-22861	-7609	-1093924	-1092550	-2954110	-1714247	-3113110	-1785677
Premium Earned (Net)	3166208	3050166	293125	262654	7001062	4814589	26042557	21381662	31991019	27020917