



**FORM NL-4-PREMIUM SCHEDULE**

**UNITED INDIA INSURANCE COMPANY LIMITED**

**PREMIUM EARNED [NET]**

in thousands

Particulars	Fire		MARINE CARGO				MARINE HULL				MARINE TOTAL					
	31.03.2014		31.03.2013		31.03.2014		31.03.2013		31.03.2014		31.03.2013		31.03.2014		31.03.2013	
	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.
Premium from direct business written	2974533	11897358	2811499	11207643	751392	3070473	770622	3213020	346155	2802336	431156	2802042	1097547	5872809	1201778	6015062
Service Tax																
Adjustment for change in reserve for unexpired risks	-1294538	326333	188874	710876	-874978	-71273	-51065	-52116	2333237	293	-18871	438180	1458259	-70980	-69936	386064
Gross Earned Premium	4269071	11571025	2622625	10496767	1626370	3141746	821687	3265136	-1987082	2802043	450027	2363862	-360712	5943789	1271714	5628998
Add: Premium on reinsurance accepted	297090	918648	261024	1284134	18220	25340	2816	13251	84628	213276	18241	135507	102848	238616	21057	148758
Less : Premium on reinsurance ceded	1366543	4405652	1427754	4538937	214430	635375	242475	714530	244785	2364269	354076	2423463	459215	2999644	596551	3137993
Net Premium	<b>1905080</b>	<b>8410354</b>	<b>1644769</b>	<b>7952840</b>	<b>555182</b>	<b>2460438</b>	<b>530963</b>	<b>2511741</b>	<b>185998</b>	<b>651343</b>	<b>95321</b>	<b>514086</b>	<b>741180</b>	<b>3111781</b>	<b>626284</b>	<b>3025827</b>
Adjustment for change in reserve for unexpired risks	-204338	-321689	-63012	-605092	-12110	25651	64532	-78976	-90677	-137257	4970	-98085	-102787	-111606	69502	-177061
<b>Premium Earned (Net)</b>	<b>1700742</b>	<b>8088665</b>	<b>1581757</b>	<b>7347748</b>	<b>543072</b>	<b>2486089</b>	<b>595495</b>	<b>2432765</b>	<b>95321</b>	<b>514086</b>	<b>100291</b>	<b>416001</b>	<b>638393</b>	<b>3000175</b>	<b>695786</b>	<b>2848766</b>

Particulars	MOTOR OD				MOTOR TP				MOTOR POOL				MOTOR TOTAL			
	31.03.2014		31.03.2013		31.03.2014		31.03.2013		31.03.2014		31.03.2013		31.03.2014		31.03.2013	
	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.
Premium from direct business written	4340339	15965997	4196029	15832040	5980325	21132457	4774692	18066673	0	0	0	0	10320664	37098454	8970721	33898713
Service Tax																
Adjustment for change in reserve for unexpired risks	-3162132	66978	93593	905530	-1646353	1532892	1577711	6187626	0	0	-1438649	-4922933	-4808485	1599870	232655	2170223
Gross Earned Premium	7502471	15899019	4102436	14926510	7626678	19599565	3196981	11879047	0	0	1438649	4922933	15129149	35498584	8738066	31728490
Add: Premium on reinsurance accepted	0	0	0	0	0	2977	243	7979	0	0	0	763135	0	2977	243	771114
Less : Premium on reinsurance ceded	217080	801142	419590	1583189	484232	1701534	623956	2312274	0	0	0	0	701312	2502676	1043547	3895463
Net Premium	<b>4123259</b>	<b>15164855</b>	<b>3776439</b>	<b>14248851</b>	<b>5496093</b>	<b>19433900</b>	<b>4150979</b>	<b>15762378</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>763135</b>	<b>9619352</b>	<b>34598755</b>	<b>7927417</b>	<b>30774364</b>
Adjustment for change in reserve for unexpired risks	-173410	-458002	-84238	-814982	-672559	-1835762	-1347163	-5321230	0	0	1794854	4273785	-845969	-2293764	363454	-1862427
<b>Premium Earned (Net)</b>	<b>3949849</b>	<b>14706853</b>	<b>3692201</b>	<b>13433869</b>	<b>4823534</b>	<b>17598138</b>	<b>2803816</b>	<b>10441148</b>	<b>0</b>	<b>0</b>	<b>1794854</b>	<b>5036920</b>	<b>8773383</b>	<b>32304991</b>	<b>8290871</b>	<b>28911937</b>

Particulars	WORKMEN COMPENSATION				PERSONAL ACCIDENT				AVIATION				ENGINEERING			
	31.03.2014		31.03.2013		31.03.2014		31.03.2013		31.03.2014		31.03.2013		31.03.2014		31.03.2013	
	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr
Premium from direct business written	218113	894576	208463	875311	541439	2085250	389239	1909325	242203	684218	226196	639470	1779589	5710180	1836021	5637459
Service Tax																
Adjustment for change in reserve for unexpired risks	-272306	9632	3449	31154	-304712	87963	29833	13471	-144291	22374	55077	88848	-1280013	-29680	57212	151639
Gross Earned Premium	490419	884944	205014	844157	846151	1997287	359406	1895854	386494	661844	171119	550622	3059602	5739860	1778809	5485820
Add: Premium on reinsurance accepted	0	0	0	0	909	11040	4184	13893	3329	38672	3213	62535	182128	630992	77658	457033
Less : Premium on reinsurance ceded	563	44793	20846	87531	45062	413577	70389	457085	249491	682075	227171	615696	863968	2843366	1009035	2879107
Net Premium	<b>217550</b>	<b>849783</b>	<b>187617</b>	<b>787780</b>	<b>497286</b>	<b>1682713</b>	<b>323034</b>	<b>1466133</b>	<b>-3959</b>	<b>40815</b>	<b>2238</b>	<b>86309</b>	<b>1097749</b>	<b>3497806</b>	<b>904644</b>	<b>3215385</b>
Adjustment for change in reserve for unexpired risks	-14966	-31001	-3105	-28039	-87126	-108290	-12403	-11593	3098	22747	22863	-9058	-107733	-142273	124045	190810
<b>Premium Earned (Net)</b>	<b>202584</b>	<b>818782</b>	<b>184512</b>	<b>759741</b>	<b>410160</b>	<b>1574423</b>	<b>310631</b>	<b>1454540</b>	<b>-861</b>	<b>63562</b>	<b>25101</b>	<b>77251</b>	<b>990016</b>	<b>3355533</b>	<b>1028689</b>	<b>3406195</b>

Particulars	OTHER MISCELLANEOUS				LIABILITIES				HEALTH & HOSPITALISATION				TOTAL MISCELLANEOUS			
	31.03.2014		31.03.2013		31.03.2014		31.03.2013		31.03.2014		31.03.2013		31.03.2014		31.03.2013	
	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr
Premium from direct business written	1555416	5566449	1478298	5448219	161250	680629	143763	601084	7891102	26599410	7081729	26428090	22709776	79319166	20334430	75437671
Service Tax																
Adjustment for change in reserve for unexpired risks	-1061030	59115	-62366	-14422	-82951	39772	11981	28626	-433277	85660	169640	2054983	-8387065	1874706	497481	4524522
Gross Earned Premium	2616446	5507334	1540664	5462641	244201	640857	131782	572458	8324379	26513750	6912089	24373107	31096841	77444460	19836949	70913149
Add: Premium on reinsurance accepted	193825	1073932	303025	1161198	2399	17234	9592	18552	0	0	0	0	382590	1774847	397915	2484325
Less : Premium on reinsurance ceded	325440	955814	282402	1207999	58502	139179	18363	110946	633094	2120754	2821463	4756086	2877432	9702234	5493217	14009913
Net Premium	<b>1423801</b>	<b>5684567</b>	<b>1498921</b>	<b>5401418</b>	<b>105147</b>	<b>558684</b>	<b>134992</b>	<b>508690</b>	<b>7258008</b>	<b>24478656</b>	<b>4260266</b>	<b>21672004</b>	<b>20214934</b>	<b>71391779</b>	<b>15239128</b>	<b>63912083</b>
Adjustment for change in reserve for unexpired risks	37561	-141574	159965	136938	14923	-24997	-13604	-27745	-3824021	-3728476	1708759	11955	-4824233	-6447628	2349974	-1599159
<b>Premium Earned (Net)</b>	<b>1461362</b>	<b>5542993</b>	<b>1658886</b>	<b>5538356</b>	<b>120070</b>	<b>533687</b>	<b>121388</b>	<b>480945</b>	<b>3433987</b>	<b>20750180</b>	<b>5969025</b>	<b>21683959</b>	<b>15390701</b>	<b>64944151</b>	<b>17589102</b>	<b>62312924</b>

Particulars	GRAND TOTAL			
	31.03.2014		31.03.2013	
	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr
Premium from direct business written	26781856	97089333	24347707	92660376
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	-8223344	2130059	616419	5621462
Gross Earned Premium	35005200	94959274	23731288	87038914
Add: Premium on reinsurance accepted	782528	2932111	679996	3917217
Less : Premium on reinsurance ceded	4703190	17107530	7517522	21686843
Net Premium	<b>22861194</b>	<b>82913914</b>	<b>17510181</b>	<b>74890750</b>
Adjustment for change in reserve for unexpired risks	0	0	0	0
Adjustment for change in reserve for unexpired risks	-5131358	-6880923	2356464	-2381312
<b>Premium Earned (Net)</b>	<b>17729836</b>	<b>76032991</b>	<b>19866645</b>	<b>72509438</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.*