

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

Particulars	Fire		MARINE CARGO		MARINE HULL		MARINE TOTAL	
	31.03.2007	31.03.2006	31.03.2007	31.03.2006	31.03.2007	31.03.2006	31.03.2007	31.03.2006
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	6643437	6454836	1346554	1250195	1292932	789466	2639486	2039661
Service Tax								
Adjustment for change in reserve for unexpired risks	0	0	0	0	0	0	0	0
Gross Earned Premium	0	0	0	0	0	0	0	0
Add: Premium on reinsurance accepted	426540	344771	4916	4659	52734	77770	57650	82429
Less : Premium on reinsurance ceded	2461990	2904895	445757	381989	1241139	703379	1686896	1085368
Net Premium	4607987	3894712	905713	872865	104527	163857	1010240	1036722
Adjustment for change in reserve for unexpired risks	-421290	186085	-16424	46935	59330	-18021	42906	28914
Premium Earned (Net)	4186697	4080797	889289	919800	163857	145836	1053146	1065636

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	
	31.03.2007	31.03.2006	31.03.2007	31.03.2006	31.03.2007	31.03.2006	31.03.2007	31.03.2006
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	7050613	7032619	5281159	4349016	0	0	12331772	11381635
Service Tax								
Adjustment for change in reserve for unexpired risks	0	0	0	0	0	0	0	0
Gross Earned Premium	0	0	0	0	0	0	0	0
Add: Premium on reinsurance accepted	5908	0	3899	3388	0	0	9807	3388
Less : Premium on reinsurance ceded	1412411	1406524	1149639	869803	0	0	2562050	2276327
Net Premium	5644110	5626095	4135419	3482601	0	0	9779529	9108696
Adjustment for change in reserve for unexpired risks	-9007	27905	-326409	-92951	0	0	-335416	-65046
Premium Earned (Net)	5635103	5654000	3809010	3389650	0	0	9444113	9043650

Particulars	WORKMEN COMPENSATION		PERSONAL ACCIDENT		AVIATION		ENGINEERING	
	31.03.2007	31.03.2006	31.03.2007	31.03.2006	31.03.2007	31.03.2006	31.03.2007	31.03.2006
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	366370	324029	879571	989825	510297	370716	2059411	1849649
Service Tax								
Adjustment for change in reserve for unexpired risks	0	0	0	0	0	0	0	0
Gross Earned Premium	0	0	0	0	0	0	0	0
Add: Premium on reinsurance accepted	0	0	41671	15961	5898	-3643	142362	94652
Less : Premium on reinsurance ceded	73274	64806	232420	317437	482235	384453	730205	759615
Net Premium	293096	259223	688822	688349	33960	-17380	1471568	1184687
Adjustment for change in reserve for unexpired risks	-16936	-19114	-237	-42585	-25670	18761	-152912	-44598
Premium Earned (Net)	276160	240109	688585	645764	8290	1380	1318656	1140089

Particulars	OTHER MISCELLANEOUS		LIABILITIES		HEALTH & HOSPITALISATION		TOTAL MISCELLANEOUS		GRAND TOTAL	
	31.03.2007	31.03.2006	31.03.2007	31.03.2006	31.03.2007	31.03.2006	31.03.2007	31.03.2006	31.03.2007	31.03.2006
	(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	4622817	4277526	281945	267346	4652549	3592602	25704732	23053328	34987655	31547825
Service Tax										
Adjustment for change in reserve for unexpired risks	0	0	0	0	0	0	0	0	0	0
Gross Earned Premium	0	0	0	0	0	0	0	0	0	0
Add: Premium on reinsurance accepted	50028	72255	7569	10900	0	0	257335	193513	741525	620713
Less : Premium on reinsurance ceded	1239857	1315174	34470	83482	930510	718521	6285021	5919814	10433907	9910077
Net Premium	3432988	3034607	255044	194764	3722039	2874081	19677046	17327027	25295273	22258461
Adjustment for change in reserve for unexpired risks	-199191	-109450	-30140	-6715	-423978	-261408	-1184480	-530155	-1562864	-315156
Premium Earned (Net)	3233797	2925157	224904	188049	3298061	2612674	18492566	16796872	23732409	21943305