

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

Particulars	Fire		MARINE CARGO		MARINE HULL		MARINE TOTAL	
	31.03.2010	31.03.2009	31.03.2010	31.03.2009	31.03.2010	31.03.2009	31.03.2010	31.03.2009
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	6522542	5727935	2753421	2215953	1782198	1153340	4535619	3369293
Service Tax								
Adjustment for change in reserve for unexpired risks	505682	302807	268734	146778	628858	67389	897592	214167
Gross Earned Premium	6016860	5425128	2484687	2069175	1153340	1085951	3638027	3155126
Add: Premium on reinsurance accepted	554952	531906	12943	33284	173905	-9903	186848	23381
Less : Premium on reinsurance ceded	3020913	2073919	549170	422983	1663582	1048151	2212752	1471134
Net Premium	4056581	4185922	2217194	1826254	292521	95286	2509715	1921540
Adjustment for change in reserve for unexpired risks	47968	-99773	-195470	-176822	-197236	117595	-392706	-59227
Premium Earned (Net)	4104549	4086149	2021724	1649432	95285	212881	2117009	1862313

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	
	31.03.2010	31.03.2009	31.03.2010	31.03.2009	31.03.2010	31.03.2009	31.03.2010	31.03.2009
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	9068571	7587661	4124415	3597729	5073419	4449435	18266405	15634825
Service Tax								
Adjustment for change in reserve for unexpired risks	740455	256338	263343	179564	311992	207002	1315790	642904
Gross Earned Premium	8328116	7331323	3861072	3418165	4761427	4242433	16950615	14991921
Add: Premium on reinsurance accepted	0	0	10411	9169	4275795	3445332	4286206	3454501
Less : Premium on reinsurance ceded	907484	752606	423349	372534	5073419	4449435	6404252	5574575
Net Premium	8161087	6835055	3711477	3234364	4275795	3445332	16148359	13514751
Adjustment for change in reserve for unexpired risks	-663017	-410255	-238557	-279368	-415232	-349476	-1316806	-1039099
Premium Earned (Net)	7498070	6424800	3472920	2954996	3860563	3095856	14831553	12475652

Particulars	WORKMEN COMPENSATION		PERSONAL ACCIDENT		AVIATION		ENGINEERING	
	31.03.2010	31.03.2009	31.03.2010	31.03.2009	31.03.2010	31.03.2009	31.03.2010	31.03.2009
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	539946	486894	1537674	1370536	294527	322225	3032883	2498560
Service Tax								
Adjustment for change in reserve for unexpired risks	26526	25434	83569	181150	-13849	26249	333624	187435
Gross Earned Premium	513420	461460	1454105	1189386	308376	295976	2699259	2311125
Add: Premium on reinsurance accepted	0	0	25668	0	16473	23022	401837	326526
Less : Premium on reinsurance ceded	53992	48739	425130	253937	277797	302218	1520786	1016997
Net Premium	485954	438155	1138212	1116599	33203	43029	1913934	1808089
Adjustment for change in reserve for unexpired risks	-23900	-33766	-10805	-141028	4913	-9906	-58500	-114662
Premium Earned (Net)	462054	404389	1127407	975571	38116	33123	1855434	1693427

Particulars	OTHER MISCELLANEOUS		LIABILITIES		HEALTH & HOSPITALISATION		TOTAL MISCELLANEOUS		GRAND TOTAL	
	31.03.2010	31.03.2009	31.03.2010	31.03.2009	31.03.2010	31.03.2009	31.03.2010	31.03.2009	31.03.2010	31.03.2009
	(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	4542057	3960384	464777	399882	12654098	9007209	41332367	33680515	52390528	42777743
Service Tax										
Adjustment for change in reserve for unexpired risks	290836	143231	32448	49804	1823444	1028818	3892388	2285025	5295662	2801999
Gross Earned Premium	4251221	3817153	432329	350078	10830654	7978391	37439979	31395490	47094866	39975744
Add: Premium on reinsurance accepted	417903	300084	0	0	0	0	5148087	4104133	5889887	4659420
Less : Premium on reinsurance ceded	1064483	595396	90155	83896	1308591	912223	11145186	8787981	16378851	12333034
Net Premium	3895477	3665072	374622	315986	11345507	8094986	35335268	28996667	41901564	35104129
Adjustment for change in reserve for unexpired risks	-115202	-498864	-29318	-22861	-1625260	-1093924	-3174878	-2954110	-3519616	-3113110
Premium Earned (Net)	3780275	3166208	345304	293125	9720247	7001062	32160390	26042557	38381948	31991019