

FORM NL-4-PREMIUM SCHEDULE									
PREMIUM EARNED [NET]									
Particulars	Fire		MARINE CARGO		MARINE HULL		MARINE TOTAL		
	31.03.2006	31.03.2005	31.03.2006	31.03.2005	31.03.2006	31.03.2005	31.03.2006	31.03.2005	
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	
Premium from direct business written	6454836	5909075	1250195	1281060	789466	1156923	2039661	2437983	
Service Tax									
Adjustment for change in reserve for unexpired risks									
Gross Earned Premium									
Add: Premium on reinsurance accepted	344771	679530	4659	4193	77770	97998	82429	102191	
Less : Premium on reinsurance ceded	2904895	2249096	381989	318517	703379	1109085	1085368	1427602	
Net Premium	3894712	4339509	872865	966736	163857	145836	1036722	1112572	
Adjustment for change in reserve for unexpired risks	186085	-84678	46935	13734	-18021	6613	28914	20347	
Premium Earned (Net)	4080797	4254831	919800	980470	145836	152449	1065636	1132919	
<i>Note: Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.</i>									
Particulars	MOTOR OD		MOTOR TP		MOTOR POOL		MOTOR TOTAL		
	31.03.2006	31.03.2005	31.03.2006	31.03.2005	31.03.2006	31.03.2005	31.03.2006	31.03.2005	
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	
Premium from direct business written							11381635	11277175	
Service Tax									
Adjustment for change in reserve for unexpired risks									
Gross Earned Premium									
Add: Premium on reinsurance accepted							3388	4655	
Less : Premium on reinsurance ceded							2276327	2303225	
Net Premium							9108696	8978605	
Adjustment for change in reserve for unexpired risks							-65046	341838	
Premium Earned (Net)							9043650	9320443	

Particulars	WORKMEN COMPENSATION		PERSONAL ACCIDENT		AVIATION		ENGINEERING			
	31.03.2006	31.03.2005	31.03.2006	31.03.2005	31.03.2006	31.03.2005	31.03.2006	31.03.2005		
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)		
Premium from direct business written	324029	280633	989825	877072	370716	48286	1849649	1585427		
Service Tax										
Adjustment for change in reserve for unexpired risks										
Gross Earned Premium										
Add: Premium on reinsurance accepted			15961	7991	-3643	14011	94652	106562		
Less : Premium on reinsurance ceded	64806	59638	317437	281884	384453	42156	759615	588706		
Net Premium	259223	220995	688349	603179	-17380	20141	1184686	1103283		
Adjustment for change in reserve for unexpired risks	-19114	-53126	-42585	31879	18761	29113	-44598	-63730		
Premium Earned (Net)	240109	167869	645764	635058	1380	49254	1140089	1039553		
Particulars	OTHER MISCELLANEOUS		LIABILITIES		HEALTH & HOSPITALISATION		TOTAL MISCELLANEOUS		GRAND TOTAL	
	31.03.2006	31.03.2005	31.03.2006	31.03.2005	31.03.2006	31.03.2005	31.03.2006	31.03.2005	31.03.2006	31.03.2005
	(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	4277526	3843988	267346	245841	3592602	2939082	23053328	21097504	31547825	29444562
Service Tax										
Adjustment for change in reserve for unexpired risks										
Gross Earned Premium										
Add: Premium on reinsurance accepted	72255	88510	10900	3364			193513	225093	620713	1006814
Less : Premium on reinsurance ceded	1315174	1116792	83481	67871	718521	587816	5919814	5048088	9910077	8724786
Net Premium	3034607	2815706	194765	181334	2874081	2351266	17327027	16274509	22258461	21726590
Adjustment for change in reserve for unexpired risks	-109450	-269803	-6715	4462	-261408	-56436	-530155	-35803	-315156	-100134
Premium Earned (Net)	2925157	2545903	188049	185796	2612674	2294830	16796872	16238706	21943305	21626456