

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

Particulars	Fire		MARINE CARGO		MARINE HULL		MARINE TOTAL	
	31.03.2008	31.03.2007	31.03.2008	31.03.2007	31.03.2008	31.03.2007	31.03.2008	31.03.2007
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	5242981	6643437	1922397	1346554	1085951	1292932	3008348	2639486
Service Tax								
Adjustment for change in reserve for unexpired risks								
<b>Gross Earned Premium</b>								
Add: Premium on reinsurance accepted	471899	426540	5483	4916	149933	52734	155416	57650
Less : Premium on reinsurance ceded	1689687	2461990	455268	445757	1023004	1241139	1478272	1686896
Net Premium	4025193	4607987	1472612	905713	212880	104527	1685492	1010240
Adjustment for change in reserve for unexpired risks	320373	-421290	-283449	-16424	-108354	59330	-391803	42906
<b>Premium Earned (Net)</b>	<b>4345566</b>	<b>4186697</b>	<b>1189163</b>	<b>889289</b>	<b>104526</b>	<b>163857</b>	<b>1293689</b>	<b>1053146</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.

Particulars	MOTOR OD		MOTOR TP		MOTOR POOL		MOTOR TOTAL	
	31.03.2008	31.03.2007	31.03.2008	31.03.2007	31.03.2008	31.03.2007	31.03.2008	31.03.2007
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	7074985	7050613	3238600	5281159	4035431		14349016	12331772
Service Tax								
Adjustment for change in reserve for unexpired risks								
<b>Gross Earned Premium</b>								
Add: Premium on reinsurance accepted	0	5908	5700	3899	2746380		2752080	9807
Less : Premium on reinsurance ceded	1060440	1412411	568673	1149639	4035431		5664544	2562050
Net Premium	6014545	5644110	2675627	4135419	2746380		11436552	9779529
Adjustment for change in reserve for unexpired risks	-185218	-9007	729896	-326409	-1373190		-828512	-335416
<b>Premium Earned (Net)</b>	<b>5829327</b>	<b>5635103</b>	<b>3405523</b>	<b>3809010</b>	<b>1373190</b>		<b>10608040</b>	<b>9444113</b>

Particulars	WORKMEN COMPENSATION		PERSONAL ACCIDENT		AVIATION		ENGINEERING	
	31.03.2008	31.03.2007	31.03.2008	31.03.2007	31.03.2008	31.03.2007	31.03.2008	31.03.2007
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	436026	366370	1008237	879571	269726	510297	2157464	2059411
Service Tax								
Adjustment for change in reserve for unexpired risks								
<b>Gross Earned Premium</b>								
Add: Premium on reinsurance accepted			10160	41671	7376	5898	114431	142362
Less : Premium on reinsurance ceded	65404	73274	183854	232420	253885	482235	685666	730205
<b>Net Premium</b>	<b>370622</b>	<b>293096</b>	<b>834543</b>	<b>688822</b>	<b>23217</b>	<b>33960</b>	<b>1586229</b>	<b>1471568</b>
Adjustment for change in reserve for unexpired risks	-38763	-16936	-72861	-237	5371	-25670	-62145	-152912
<b>Premium Earned (Net)</b>	<b>331859</b>	<b>276160</b>	<b>761682</b>	<b>688585</b>	<b>28588</b>	<b>8290</b>	<b>1524084</b>	<b>1318656</b>

Particulars	OTHER MISCELLANEOUS		LIABILITIES		HEALTH & HOSPITALISATION		TOTAL MISCELLANEOUS		GRAND TOTAL	
	31.03.2008	31.03.2007	31.03.2008	31.03.2007	31.03.2008	31.03.2007	31.03.2008	31.03.2007	31.03.2008	31.03.2007
	(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	3673923	4622817	300273	281945	6949575	4652549	29144240	25704732	37395569	34987655
Service Tax										
Adjustment for change in reserve for unexpired risks										
<b>Gross Earned Premium</b>										
Add: Premium on reinsurance accepted	148057	50028	4245	7569			3036349	257335	3663664	741525
Less : Premium on reinsurance ceded	1154636	1239857	34255	34470	1042436	930510	9084680	6285021	12252639	10433907
<b>Net Premium</b>	<b>2667344</b>	<b>3432988</b>	<b>270263</b>	<b>255044</b>	<b>5907139</b>	<b>3722039</b>	<b>23095909</b>	<b>19677046</b>	<b>28806594</b>	<b>25295273</b>
Adjustment for change in reserve for unexpired risks	382822	-199191	-7609	-30140	-1092550	-423978	-1714247	-1184480	-1785677	-1562864
<b>Premium Earned (Net)</b>	<b>3050166</b>	<b>3233798</b>	<b>262654</b>	<b>224904</b>	<b>4814589</b>	<b>3298061</b>	<b>21381662</b>	<b>18492567</b>	<b>27020917</b>	<b>23732410</b>