

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

in thousands

Particulars	Fire				MARINE CARGO				MARINE HULL			
	31.12.2010		31.12.2009		31.12.2010		31.12.2009		31.12.2010		31.12.2009	
	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	1560435	6064721	1278849	4916016	592013	2090871	610537	2018952	639928	1830296	595121	1420338
Service Tax												
Adjustment for change in reserve for unexpired risks												
Gross Earned Premium	1560435	6064721	1278849	4916016	592013	2090871	610537	2018952	639928	1830296	595121	1420338
Add: Premium on reinsurance accepted	195918	606642	176280	421321	3113	14637	1110	7290	28617	118384	34172	113786
Less : Premium on reinsurance ceded	780556	2848101	710918	2269503	166410	511353	135140	403038	586945	1650271	560802	1316539
Net Premium	975797	3823262	744211	3067834	428716	1594155	476507	1623204	81600	298409	68491	217585
Adjustment for change in reserve for unexpired risks	-152234	-497045	53661	51365	23895	14524	-69380	-134655	-13108	-80823	-74902	-151988
<b>Premium Earned (Net)</b>	<b>823563</b>	<b>3326217</b>	<b>797872</b>	<b>3119199</b>	<b>452611</b>	<b>1608679</b>	<b>407127</b>	<b>1488549</b>	<b>68492</b>	<b>217586</b>	<b>-6411</b>	<b>65597</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			
	31.12.2010		31.12.2009		31.12.2010		31.12.2009		31.12.2010		31.12.2009	
	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	2744511	7710482	2371687	6535073	1178467	3359428	970571	2950542	1389035	4069817	1346704	3660192
Service Tax												
Adjustment for change in reserve for unexpired risks												
Gross Earned Premium	2744511	7710482	2371687	6535073	1178467	3359428	970571	2950542	1389035	4069817	1346704	3660192
Add: Premium on reinsurance accepted	0	61	0	0	2627	6512	2861	8097	1068949	3206846	1105255	3073738
Less : Premium on reinsurance ceded	274447	771143	237168	654073	122529	345303	92343	305477	1389035	4069817	1346704	3660192
Net Premium	2470064	6939400	2134519	5881000	1058565	3020637	881089	2653162	1068949	3206846	1105255	3073738
Adjustment for change in reserve for unexpired risks	-166368	-526391	-196731	-414583	-90142	-186546	-35547	-169428	18153	-66554	-495491	-736651
<b>Premium Earned (Net)</b>	<b>2303696</b>	<b>6413009</b>	<b>1937788</b>	<b>5466417</b>	<b>968423</b>	<b>2834091</b>	<b>845542</b>	<b>2483734</b>	<b>1087102</b>	<b>3140292</b>	<b>609764</b>	<b>2337087</b>

Particulars	WORKMEN COMPENSATION				PERSONAL ACCIDENT				AVIATION			
	31.12.2010		31.12.2009		31.12.2010		31.12.2009		31.12.2010		31.12.2009	
	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	164049	522052	134106	407487	469135	1327541	391575	1198911	73715	157719	28277	230063
Service Tax												
Adjustment for change in reserve for unexpired risks												
Gross Earned Premium	164049	522052	134106	407487	469135	1327541	391575	1198911	73715	157719	28277	230063
Add: Premium on reinsurance accepted	0	0	0	0	0	0	0	25667	8104	18888	5864	13587
Less : Premium on reinsurance ceded	16405	52204	13411	40752	157813	359986	86566	281646	67892	142231	23145	218175
Net Premium	147644	469848	120695	366735	311322	967555	305009	942932	13927	34376	10996	25475
Adjustment for change in reserve for unexpired risks	-13475	-51557	-8873	-13353	-3156	-12311	-6467	-9855	-1466	-4451	5864	4476
<b>Premium Earned (Net)</b>	<b>134169</b>	<b>418291</b>	<b>111822</b>	<b>353382</b>	<b>308166</b>	<b>955244</b>	<b>298542</b>	<b>933077</b>	<b>12461</b>	<b>29925</b>	<b>16860</b>	<b>29951</b>

Particulars	OTHER MISCELLANEOUS				LIABILITIES				HEALTH & HOSPITALISATION			
	31.12.2010		31.12.2009		31.12.2010		31.12.2009		31.12.2010		31.12.2009	
	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	1211491	3644418	1082901	3158415	99456	440232	87716	361779	3412977	12193584	6169315	9755872
Service Tax												
Adjustment for change in reserve for unexpired risks												
Gross Earned Premium	1211491	3644418	1082901	3158415	99456	440232	87716	361779	3412977	12193584	6169315	9755872
Add: Premium on reinsurance accepted	59645	454804	167640	279745	0	0	0	0	0	0	0	0
Less : Premium on reinsurance ceded	304056	1122030	281196	937694	14026	66169	10098	23193	388271	1266312	302967	975646
Net Premium	967080	2977192	969345	2500466	85430	374063	77618	338586	3024706	10927272	5866348	8780226
Adjustment for change in reserve for unexpired risks	1132	-238363	-90424	47334	-3907	-17739	-5427	-29928	-149017	-1073523	-377946	-1397211
<b>Premium Earned (Net)</b>	<b>968212</b>	<b>2738829</b>	<b>878921</b>	<b>2547800</b>	<b>81523</b>	<b>356324</b>	<b>72191</b>	<b>308658</b>	<b>2875689</b>	<b>9853749</b>	<b>5488402</b>	<b>7383015</b>



<b>MARINE TOTAL</b>			
<b>31.12.2010</b>		<b>31.12.2009</b>	
For the Qr.	Upto the Qr	For the Qr.	Upto the Qr
1231941	3921167	1205658	3439290
1231941	3921167	1205658	3439290
31730	133021	35282	121076
753355	2161624	695942	1719577
510316	1892564	544998	1840789
10787	-66299	-144282	-286643
521103	1826265	400716	1554146

<b>MOTOR TOTAL</b>			
<b>31.12.2010</b>		<b>31.12.2009</b>	
For the Qr.	Upto the Qr	For the Qr.	Upto the Qr
5312013	15139727	4688962	13145807
5312013	15139727	4688962	13145807
1071576	3213419	1108116	3081835
1786011	5186263	1676215	4619742
4597578	13166883	4120863	11607900
-238357	-779491	-727769	-1320662
4359221	12387392	3393094	10287238

<b>ENGINEERING</b>			
<b>31.12.2010</b>		<b>31.12.2009</b>	
For the Qr.	Upto the Qr	For the Qr.	Upto the Qr
1014387	2922776	651074	2001173
1014387	2922776	651074	2001173
158338	453403	105958	279966
526032	1436734	345403	920536
646693	1939445	411629	1360603
-121086	-325578	48395	-36500
525607	1613867	460024	1324103

<b>TOTAL MISCELLANEOUS</b>			
<b>31.12.2010</b>		<b>31.12.2009</b>	
For the Qr.	Upto the Qr	For the Qr.	Upto the Qr
11757223	36348049	13233926	30259507
0	0	0	0
11757223	36348049	13233926	30259507
1297663	4140514	1387578	3680800
3260506	9631929	2739001	8017384
9794380	30856634	11882503	25922923
-529332	-2503013	-932198	-2755699
9265048	28353621	10950305	23167224

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