



## FORM NL-4-PREMIUM SCHEDULE

UNITED INDIA INSURANCE COMPANY LIMITED

## PREMIUM EARNED [NET]

\* in thousands

| Particulars                                          | FIRE           |                |                |                | MARINE CARGO  |                |               |                | MARINE HULL   |               |               |               | MARINE TOTAL  |                |               |                |
|------------------------------------------------------|----------------|----------------|----------------|----------------|---------------|----------------|---------------|----------------|---------------|---------------|---------------|---------------|---------------|----------------|---------------|----------------|
|                                                      | 30.09.2013     |                | 30.09.2012     |                | 30.09.2013    |                | 30.09.2012    |                | 30.09.2013    |               | 30.09.2012    |               | 30.09.2013    |                | 30.09.2012    |                |
|                                                      | 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   | For the Qr.   | Upto the Qr    | For the Qr.   | Upto the Qr    |
| Premium from direct business written                 | 2822488        | 6712035        | 2547570        | 6038650        | 738922        | 1663192        | 790266        | 1705107        | 388136        | 1262797       | 510161        | 1427002       | 1127058       | 2925989        | 1300427       | 3132109        |
| Service Tax                                          |                |                |                |                |               |                |               |                |               |               |               |               |               |                |               |                |
| Adjustment for change in reserve for unexpired risks | 106138         | 316600         | 1366555        | 1690786        | -25672        | -20958         | 395133        | 400328         | -122024       | -164204       | 510161        | 735185        | -147696       | -185162        | 905294        | 1135513        |
| Gross Earned Premium                                 | 2716350        | 6395435        | 1181015        | 4347864        | 764594        | 1684150        | 395133        | 1304779        | 510160        | 1427001       | 0             | 691817        | 1274754       | 3111151        | 395133        | 1996596        |
| Add: Premium on reinsurance accepted                 | 327213         | 513522         | 438903         | 752136         | 2692          | 5421           | 2909          | 7893           | 26567         | 91502         | 50364         | 87898         | 29259         | 96923          | 53273         | 95791          |
| Less : Premium on reinsurance ceded                  | 784180         | 2031517        | 1244125        | 2415513        | 148073        | 301893         | 129027        | 330079         | 280466        | 1067071       | 398307        | 1212473       | 428539        | 1368964        | 527334        | 1542552        |
| Net Premium                                          | 2365521        | 5194040        | 1742348        | 4375273        | 593541        | 1366720        | 664148        | 1382921        | 134237        | 287228        | 162218        | 302427        | 727778        | 1653948        | 826366        | 1685348        |
| Adjustment for change in reserve for unexpired risks | -359706        | -478893        | 31751          | -319489        | 35303         | 8100           | -51668        | -89916         | 27981         | 15199         | -44013        | -93326        | 63284         | 23299          | -95681        | -183242        |
| <b>Premium Earned (Net)</b>                          | <b>2005815</b> | <b>4715147</b> | <b>1774099</b> | <b>4055784</b> | <b>628844</b> | <b>1374820</b> | <b>612480</b> | <b>1293005</b> | <b>162218</b> | <b>302427</b> | <b>118205</b> | <b>209101</b> | <b>791062</b> | <b>1677247</b> | <b>730685</b> | <b>1502106</b> |

| Particulars                                          | MOTOR OD       |                |                |                | MOTOR TP       |                |                |                | MOTOR POOL  |             |               |                | MOTOR TOTAL    |                 |                |                 |
|------------------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-------------|-------------|---------------|----------------|----------------|-----------------|----------------|-----------------|
|                                                      | 30.09.2013     |                | 30.09.2012     |                | 30.09.2013     |                | 30.09.2012     |                | 30.09.2013  |             | 30.09.2012    |                | 30.09.2013     |                 | 30.09.2012     |                 |
|                                                      | 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    | For the Qr.    | Upto the Qr     | For the Qr.    | Upto the Qr     |
| Premium from direct business written                 | 3830367        | 7454757        | 3811703        | 7615626        | 5098134        | 9824882        | 4426247        | 8969753        | 0           | 0           | 0             | 0              | 8928501        | 17279639        | 8237950        | 16585379        |
| Service Tax                                          |                |                |                |                |                |                |                |                |             |             |               |                |                |                 |                |                 |
| Adjustment for change in reserve for unexpired risks | 9332           | -80435         | 1905851        | 2293023        | 335942         | 427564         | 2213124        | 3843702        | 0           | 0           | 0             | -1031224       | 345274         | 347129          | 4118975        | 5105501         |
| Gross Earned Premium                                 | 3821035        | 7535192        | 1905852        | 5322603        | 4762192        | 9397318        | 2213123        | 5126051        | 0           | 0           | 0             | 1031224        | 8583227        | 16932510        | 4118975        | 11479878        |
| Add: Premium on reinsurance accepted                 | 0              | 0              | 0              | 0              | -1             | 2976           | 162            | 337            | 0           | 0           | -1            | 763135         | -1             | 2976            | 161            | 763472          |
| Less : Premium on reinsurance ceded                  | 190428         | 373915         | 377098         | 761561         | 415945         | 799105         | 553716         | 1133852        | 0           | 0           | 0             | 0              | 606373         | 1173020         | 930814         | 1895413         |
| Net Premium                                          | 3639939        | 7080842        | 3434605        | 6854065        | 4682188        | 9028753        | 3872693        | 7836238        | 0           | 0           | -1            | 763135         | 8322127        | 16109595        | 7307297        | 15453438        |
| Adjustment for change in reserve for unexpired risks | -102668        | -113389        | -216234        | -562653        | -341791        | -596257        | -1390806       | -2734079       | 0           | 0           | 956118        | 1401262        | -444459        | -709646         | -650922        | -1895470        |
| <b>Premium Earned (Net)</b>                          | <b>3537271</b> | <b>6967453</b> | <b>3218371</b> | <b>6291412</b> | <b>4340397</b> | <b>8432496</b> | <b>2481887</b> | <b>5102159</b> | <b>0</b>    | <b>0</b>    | <b>956117</b> | <b>2164397</b> | <b>7877668</b> | <b>15399949</b> | <b>6656375</b> | <b>13557968</b> |

| Particulars                                          | WORKMEN COMPENSATION |               |               |               | PERSONAL ACCIDENT |               |               |               | AVIATION     |              |             |              | ENGINEERING   |                |               |                |
|------------------------------------------------------|----------------------|---------------|---------------|---------------|-------------------|---------------|---------------|---------------|--------------|--------------|-------------|--------------|---------------|----------------|---------------|----------------|
|                                                      | 30.09.2013           |               | 30.09.2012    |               | 30.09.2013        |               | 30.09.2012    |               | 30.09.2013   |              | 30.09.2012  |              | 30.09.2013    |                | 30.09.2012    |                |
|                                                      | 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  | For the Qr.   | Upto the Qr    | For the Qr.   | Upto the Qr    |
| Premium from direct business written                 | 222377               | 464434        | 213969        | 464779        | 462380            | 968173        | 429504        | 944175        | 164237       | 304021       | 189301      | 288635       | 1478728       | 2782055        | 1362257       | 2673227        |
| Service Tax                                          |                      |               |               |               |                   |               |               |               |              |              |             |              |               |                |               |                |
| Adjustment for change in reserve for unexpired risks | 4205                 | -172          | 106984        | 125005        | 16438             | 11999         | 214752        | 231705        | -12532       | 7693         | 94650       | 70672        | 50772         | 14381          | 705150        | 745405         |
| Gross Earned Premium                                 | 218172               | 464605.5      | 106985        | 339774        | 445942            | 956174        | 214752        | 712470        | 176769       | 296328       | 94651       | 217963       | 1427956       | 2767674        | 657107        | 1927822        |
| Add: Premium on reinsurance accepted                 | 0                    | 0             | 0             | 0             | 0                 | 0             | 3149          | 9709          | 11636        | 18314        | 14353       | 26746        | 111121        | 352253         | 163463        | 306790         |
| Less : Premium on reinsurance ceded                  | 10654                | 22762         | 21395         | 46478         | 100808            | 265753        | 96440         | 288412        | 151351       | 289326       | 183659      | 266987       | 658167        | 1524971        | 640025        | 1333914        |
|                                                      |                      |               |               |               |                   |               |               |               |              |              |             |              |               |                |               |                |
| Net Premium                                          | 211723               | 441672        | 192574        | 418301        | 361572            | 702420        | 336213        | 665472        | 24522        | 33009        | 19995       | 48394        | 931681        | 1609336        | 885695        | 1646103        |
|                                                      |                      |               |               |               |                   |               |               |               |              |              |             |              |               |                |               |                |
| Adjustment for change in reserve for unexpired risks | -9575                | -11686        | -4092         | -20311        | -12679            | -18474        | 58360         | 54014         | -2264        | 7692         | -12852      | -20636       | -17894        | 17025          | -43831        | 26748          |
| <b>Premium Earned (Net)</b>                          | <b>202149</b>        | <b>429987</b> | <b>188482</b> | <b>397990</b> | <b>348893</b>     | <b>683946</b> | <b>394573</b> | <b>719486</b> | <b>22259</b> | <b>40702</b> | <b>7143</b> | <b>27758</b> | <b>913787</b> | <b>1626361</b> | <b>841864</b> | <b>1672851</b> |

| Particulars                                          | OTHER MISCELLANEOUS |                |                |                | LIABILITIES   |               |               |               | HEALTH & HOSPITALISATION |                 |                |                 | TOTAL MISCELLANEOUS |                 |                 |                 |
|------------------------------------------------------|---------------------|----------------|----------------|----------------|---------------|---------------|---------------|---------------|--------------------------|-----------------|----------------|-----------------|---------------------|-----------------|-----------------|-----------------|
|                                                      | 30.09.2013          |                | 30.09.2012     |                | 30.09.2013    |               | 30.09.2012    |               | 30.09.2013               |                 | 30.09.2012     |                 | 30.09.2013          |                 | 30.09.2012      |                 |
|                                                      | 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     | For the Qr.         | Upto the Qr     | For the Qr.     | Upto the Qr     |
| Premium from direct business written                 | 1231877             | 2831377        | 1221477        | 2707639        | 155168        | 391578        | 160284        | 346379        | 6564873                  | 13022302        | 7626764        | 14387624        | 19208141            | 38043579        | 19441505        | 38397837        |
| Service Tax                                          |                     |                |                |                |               |               |               |               |                          |                 |                |                 |                     |                 |                 |                 |
| Adjustment for change in reserve for unexpired risks | 5200                | 61869          | 610739         | 657654         | -2558         | 22599         | 80142         | 87159         | -530946.5                | -682661         | 3813382        | 4323342         | -124147.5           | -217162         | 9744774         | 11346443        |
| Gross Earned Premium                                 | 1226677             | 2769508        | 610738         | 2049985        | 157726        | 368979.5      | 80142         | 259220        | 7095819.5                | 13704963        | 3813382        | 10064282        | 19332288.5          | 38260741        | 9696731         | 27051394        |
| Add: Premium on reinsurance accepted                 | 83959               | 315003         | 117093         | 266941         | 0             | 0             | 10170         | 8960          | 0                        | 0               | 0              | 0               | 206715              | 688546          | 308389          | 1382618         |
| Less : Premium on reinsurance ceded                  | -287407             | 460904         | 213564         | 586329         | 36748         | 72137         | 28475         | 64036         | 1238266                  | 1572584         | 762662         | 1438747         | 2514960             | 5381457         | 2877033         | 5920316         |
|                                                      |                     |                |                |                |               |               |               |               |                          |                 |                |                 |                     |                 |                 |                 |
| Net Premium                                          | 1603243             | 2685476        | 1125006        | 2388251        | 118420        | 319441        | 141979        | 291303        | 5326607                  | 11449718        | 6864102        | 12948877        | 16899896            | 33350668        | 16872861        | 33860139        |
|                                                      |                     |                |                |                |               |               |               |               |                          |                 |                |                 |                     |                 |                 |                 |
| Adjustment for change in reserve for unexpired risks | -239119             | -148613        | -7790          | -60868         | 11779         | -14069        | -9865         | -12120        | 768748                   | 749580          | -760970        | -1219956        | 54537               | -128191         | -1431962        | -3148599        |
| <b>Premium Earned (Net)</b>                          | <b>1364125</b>      | <b>2536864</b> | <b>1117215</b> | <b>2327382</b> | <b>130199</b> | <b>305372</b> | <b>132114</b> | <b>279183</b> | <b>6095354</b>           | <b>12199297</b> | <b>6103132</b> | <b>11728921</b> | <b>16954433</b>     | <b>33222477</b> | <b>15440899</b> | <b>30711540</b> |

| Particulars                                          | GRAND TOTAL     |                 |                 |                 |
|------------------------------------------------------|-----------------|-----------------|-----------------|-----------------|
|                                                      | 30.09.2013      |                 | 30.09.2012      |                 |
|                                                      | For the Qr.     | Upto the Qr     | For the Qr.     | Upto the Qr     |
| Premium from direct business written                 | 23157687        | 47681603        | 23289502        | 47568596        |
| Service Tax                                          |                 |                 |                 |                 |
| Adjustment for change in reserve for unexpired risks | -165706.5       | -85724          | 12016623        | 14172742        |
| Gross Earned Premium                                 | 23323392.5      | 47767327        | 11272879        | 33395854        |
| Add: Premium on reinsurance accepted                 | 563187          | 1298991         | 800565          | 2230545         |
| Less : Premium on reinsurance ceded                  | 3727680         | 8781938         | 4648492         | 9878381         |
|                                                      |                 |                 |                 |                 |
| Net Premium                                          | 19993195        | 40198656        | 19441564        | 39920760        |
|                                                      |                 |                 |                 |                 |
| Adjustment for change in reserve for unexpired risks | -241885         | -583785         | -1495892        | -3651330        |
| <b>Premium Earned (Net)</b>                          | <b>19751310</b> | <b>39614871</b> | <b>17945672</b> | <b>36269430</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.*