

PERIODIC DISCLOSURES

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

Particulars	Fire	Marine			Miscellaneous									Total
		Marine Cargo	Marine Others	Marine Total	Motor	Workmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Miscellaneous	
		2005-06	2005-06	2005-06	2005-06	2005-06	2005-06	2005-06	2005-06	2005-06	2005-06	2005-06	2005-06	
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(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	3,084,709	421,359	435,714	857,073	4,544,437	42,524	176,314	854,474	165,983	754,028	2,246,455	3,102,583	11,886,798	15,828,580
Service Tax														
Adjustment for change in reserve for unexpired risks														
<b>Gross Earned Premium</b>														
Add: Premium on reinsurance accepted	33,996	-	-	-	43,577	-	-	5,358	-	8,447	-	-	57,382	91,378
Less : Premium on reinsurance ceded	2,762,004	351,795	425,656	777,451	965,784	9,037	195,437	694,218	166,239	504,691	449,291	2,057,085	5,041,782	8,581,237
<b>Net Premium</b>	<b>356,701</b>	<b>69,564</b>	<b>10,058</b>	<b>79,622</b>	<b>3,622,230</b>	<b>33,487</b>	<b>(19,123)</b>	<b>165,614</b>	<b>(256)</b>	<b>257,784</b>	<b>1,797,164</b>	<b>1,045,498</b>	<b>6,902,398</b>	<b>7,338,721</b>
Adjustment for change in reserve for unexpired risks	8,695	(34,013)	(2,741)	(36,754)	1,396,947	660	(17,664)	(1,101)	5,697	34,868	409,909	260,674	2,089,990	2,061,931
<b>Premium Earned (Net)</b>	<b>348,006</b>	<b>103,577</b>	<b>12,799</b>	<b>116,376</b>	<b>2,225,283</b>	<b>32,827</b>	<b>(1,459)</b>	<b>166,715</b>	<b>(5,953)</b>	<b>222,916</b>	<b>1,387,255</b>	<b>784,824</b>	<b>4,812,408</b>	<b>5,276,790</b>

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		Marine Cargo	Marine Others	Marine Total	Motor	Workmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Miscellaneous	
		2004-05	2004-05	2004-05	2004-05	2004-05	2004-05	2004-05	2004-05	2004-05	2004-05	2004-05	2004-05	
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(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	2,774,518	391,655	433,599	825,254	1,288,920	32,291	219,162	933,156	78,963	502,264	875,731	1,208,389	5,138,876	8,738,648
Service Tax														
Adjustment for change in reserve for unexpired risks														
<b>Gross Earned Premium</b>														
Add: Premium on reinsurance accepted	69,739	-	-	-	-	-	-	32,037	-	11,247	-	-	43,284	113,023
Less : Premium on reinsurance ceded	2,417,008	246,751	412,205	658,956	288,795	7,295	209,389	759,098	80,256	331,957	175,095	714,930	2,566,815	5,642,779
<b>Net Premium</b>	<b>427,249</b>	<b>144,904</b>	<b>21,394</b>	<b>166,298</b>	<b>1,000,125</b>	<b>24,996</b>	<b>9,773</b>	<b>206,095</b>	<b>(1,293)</b>	<b>181,554</b>	<b>700,636</b>	<b>493,459</b>	<b>2,615,345</b>	<b>3,208,892</b>
Adjustment for change in reserve for unexpired risks	65,601	4,536	2,694	7,230	537,589	2,814	5,085	19,592	(2,751)	51,620	241,785	124,264	979,998	1,052,829
<b>Premium Earned (Net)</b>	<b>361,648</b>	<b>140,368</b>	<b>18,700</b>	<b>159,068</b>	<b>462,536</b>	<b>22,182</b>	<b>4,688</b>	<b>186,503</b>	<b>1,458</b>	<b>129,934</b>	<b>458,851</b>	<b>369,195</b>	<b>1,635,347</b>	<b>2,156,063</b>