

PERIODIC DISCLOSURES

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

Particulars	Fire	Marine			Miscellaneous											Total
		Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Miscellaneous	
		For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Premium from direct business written	1,013,673	207,928	111,359	319,287	2,559,479	974,376	3,533,855	47,629	46,043	331,743	80,071	221,813	3,336,884	1,615,768	9,213,806	10,546,766
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	330,130	(27,076)	(56,415)	(83,492)	(118,496)	(29,480)	(147,976)	8,869	(59,114)	(69,500)	(58,666)	39,073	(118,064)	100,714	(304,664)	(58,026)
<b>Gross Earned Premium</b>	<b>683,543</b>	<b>235,004</b>	<b>167,774</b>	<b>402,779</b>	<b>2,677,975</b>	<b>1,003,856</b>	<b>3,681,831</b>	<b>38,760</b>	<b>105,157</b>	<b>401,243</b>	<b>138,737</b>	<b>182,740</b>	<b>3,454,948</b>	<b>1,515,054</b>	<b>9,518,470</b>	<b>10,604,792</b>
Add : Premium on reinsurance accepted	250,741	16,351	27,091	43,442	-	813,855	813,855	-	-	46,949	20,588	-	-	918	882,310	1,176,493
Less : Premium on reinsurance ceded	1,001,881	148,127	126,850	274,977	260,647	539,888	800,535	4,849	16,959	299,052	79,622	75,848	795,798	1,164,415	3,237,078	4,513,936
<b>Net Premium</b>	<b>(67,597)</b>	<b>103,229</b>	<b>68,015</b>	<b>171,244</b>	<b>2,417,328</b>	<b>1,277,823</b>	<b>3,695,151</b>	<b>33,911</b>	<b>88,198</b>	<b>149,140</b>	<b>79,703</b>	<b>106,892</b>	<b>2,659,150</b>	<b>351,557</b>	<b>7,163,702</b>	<b>7,267,349</b>
Adjustment for change in reserve for unexpired risks	(353,115)	21,744	57,205	78,950	162,375	117,181	279,556	4	27,543	65,168	58,626	6,544	(6,885)	(4,713)	425,843	151,678
<b>Premium Earned (Net)</b>	<b>285,518</b>	<b>81,484</b>	<b>10,810</b>	<b>92,294</b>	<b>2,254,953</b>	<b>1,160,642</b>	<b>3,415,595</b>	<b>33,907</b>	<b>60,655</b>	<b>83,972</b>	<b>21,077</b>	<b>100,348</b>	<b>2,666,035</b>	<b>356,270</b>	<b>6,737,860</b>	<b>7,115,671</b>

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		Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Miscellaneous	
		For Q2 2009-10	For Q2 2009-10	For Q2 2009-10	For Q2 2009-10	For Q2 2009-10	For Q2 2009-10	For Q2 2009-10	For Q2 2009-10	For Q2 2009-10	For Q2 2009-10	For Q2 2009-10	For Q2 2009-10	For Q2 2009-10	For Q2 2009-10	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Premium from direct business written	917,054	166,702	60,603	227,305	2,168,900	945,833	3,114,733	28,494	38,327	349,475	117,032	171,032	1,901,735	724,397	6,445,225	7,589,584
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Gross Earned Premium</b>	<b>917,054</b>	<b>166,702</b>	<b>60,603</b>	<b>227,305</b>	<b>2,168,900</b>	<b>945,833</b>	<b>3,114,733</b>	<b>28,494</b>	<b>38,327</b>	<b>349,475</b>	<b>117,032</b>	<b>171,032</b>	<b>1,901,735</b>	<b>724,397</b>	<b>6,445,225</b>	<b>7,589,584</b>
Add : Premium on reinsurance accepted	174,642	17,466	114,598	132,064	1,439	731,120	732,559	-	9	51,853	15,135	-	36,067	32	835,655	1,142,361
Less : Premium on reinsurance ceded	894,154	113,537	166,836	280,373	224,022	589,759	813,781	4,348	27,560	310,254	112,736	84,316	309,424	447,684	2,110,103	3,284,630
<b>Net Premium</b>	<b>197,542</b>	<b>70,631</b>	<b>8,365</b>	<b>78,996</b>	<b>1,946,317</b>	<b>1,087,194</b>	<b>3,033,511</b>	<b>24,146</b>	<b>10,776</b>	<b>91,074</b>	<b>19,431</b>	<b>86,716</b>	<b>1,628,378</b>	<b>276,745</b>	<b>5,170,777</b>	<b>5,447,315</b>
Adjustment for change in reserve for unexpired risks	(37,177)	(186)	(3,455)	(3,641)	267,938	25,113	293,051	3,568	(10,619)	3,962	512	17,424	(297,013)	(9,660)	1,225	(39,593)
<b>Premium Earned (Net)</b>	<b>234,719</b>	<b>70,817</b>	<b>11,820</b>	<b>82,637</b>	<b>1,678,379</b>	<b>1,062,081</b>	<b>2,740,460</b>	<b>20,578</b>	<b>21,395</b>	<b>87,112</b>	<b>18,919</b>	<b>69,292</b>	<b>1,925,391</b>	<b>286,405</b>	<b>5,169,552</b>	<b>5,486,908</b>

PERIODIC DISCLOSURES

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

Particulars	Fire				Marine			Miscellaneous									Total
	Upto H1 2010-11	Upto H1 2010-11	Upto H1 2010-11	Upto H1 2010-11	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Miscellaneous	Upto H1 2010-11	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Premium from direct business written	1,978,339	558,531	257,321	815,852	5,096,572	1,932,147	7,028,719	86,810	145,871	815,928	379,538	507,289	7,135,040	2,362,254	18,461,450	21,255,641	
Service Tax																	
Adjustment for change in reserve for unexpired risks	634,511	98,042	(89,359)	8,683	30,839	(138,229)	(107,389)	18,524	(60,004)	(41,186)	(42,923)	150,812	663,508	112,159	693,503	1,336,697	
<b>Gross Earned Premium</b>	<b>1,343,828</b>	<b>460,489</b>	<b>346,680</b>	<b>807,169</b>	<b>5,065,733</b>	<b>2,070,376</b>	<b>7,136,108</b>	<b>68,286</b>	<b>205,875</b>	<b>857,114</b>	<b>422,461</b>	<b>356,477</b>	<b>6,471,532</b>	<b>2,250,095</b>	<b>17,767,947</b>	<b>19,918,944</b>	
Add : Premium on reinsurance accepted	515,850	20,634	131,620	152,254	-	1,627,709	1,627,709	-	332	117,018	47,872	102	-	918	1,793,951	2,462,055	
Less : Premium on reinsurance ceded	1,859,497	376,125	370,524	746,649	519,756	1,088,937	1,608,693	8,919	34,267	756,096	351,246	178,361	1,621,391	1,536,694	6,095,667	8,701,813	
<b>Net Premium</b>	<b>181</b>	<b>104,998</b>	<b>107,776</b>	<b>212,774</b>	<b>4,545,977</b>	<b>2,609,148</b>	<b>7,155,124</b>	<b>59,367</b>	<b>171,940</b>	<b>218,036</b>	<b>119,087</b>	<b>178,218</b>	<b>4,850,141</b>	<b>714,319</b>	<b>13,466,231</b>	<b>13,679,186</b>	
Adjustment for change in reserve for unexpired risks	(559,094)	(54,561)	89,470	34,909	91,417	283,321	374,737	93	33,114	55,679	64,250	(11,494)	(129,213)	52,958	440,122	(84,063)	
<b>Premium Earned (Net)</b>	<b>559,275</b>	<b>159,559</b>	<b>18,306</b>	<b>177,865</b>	<b>4,454,560</b>	<b>2,325,827</b>	<b>6,780,387</b>	<b>59,274</b>	<b>138,826</b>	<b>162,357</b>	<b>54,837</b>	<b>189,712</b>	<b>4,979,354</b>	<b>661,361</b>	<b>13,026,109</b>	<b>13,763,249</b>	

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Particulars	Fire				Marine			Miscellaneous									Total
	Upto H1 2009-10	Upto H1 2009-10	Upto H1 2009-10	Upto H1 2009-10	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Miscellaneous	Upto H1 2009-10	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Premium from direct business written	1,946,509	473,523	330,364	803,887	4,268,775	1,914,608	6,183,383	55,804	61,523	918,469	369,169	499,611	3,780,372	1,493,383	13,361,714	16,112,110	
Service Tax																	
Adjustment for change in reserve for unexpired risks																	
<b>Gross Earned Premium</b>	<b>1,946,509</b>	<b>473,523</b>	<b>330,364</b>	<b>803,887</b>	<b>4,268,775</b>	<b>1,914,608</b>	<b>6,183,383</b>	<b>55,804</b>	<b>61,523</b>	<b>918,469</b>	<b>369,169</b>	<b>499,611</b>	<b>3,780,372</b>	<b>1,493,383</b>	<b>13,361,714</b>	<b>16,112,110</b>	
Add : Premium on reinsurance accepted	378,232	17,926	114,598	132,524	1,439	1,462,240	1,463,679	(281)	9	84,359	39,012	-	36,067	1,080	1,623,925	2,134,681	
Less : Premium on reinsurance ceded	1,786,564	328,301	420,135	748,436	471,327	1,212,937	1,684,264	9,004	37,254	807,745	347,906	316,183	688,137	889,059	4,779,552	7,314,552	
<b>Net Premium</b>	<b>538,177</b>	<b>163,148</b>	<b>24,827</b>	<b>187,975</b>	<b>3,798,887</b>	<b>2,163,911</b>	<b>5,962,798</b>	<b>46,519</b>	<b>24,278</b>	<b>195,083</b>	<b>60,275</b>	<b>183,428</b>	<b>3,128,302</b>	<b>605,404</b>	<b>10,206,087</b>	<b>10,932,239</b>	
Adjustment for change in reserve for unexpired risks	27,503	22,806	(21,534)	1,272	573,100	79,199	652,299	4,569	(15,812)	406	4,483	34,228	(669,896)	78,532	88,809	117,584	
<b>Premium Earned (Net)</b>	<b>510,674</b>	<b>140,342</b>	<b>46,361</b>	<b>186,703</b>	<b>3,225,787</b>	<b>2,084,712</b>	<b>5,310,499</b>	<b>41,950</b>	<b>40,090</b>	<b>194,677</b>	<b>55,792</b>	<b>149,200</b>	<b>3,798,198</b>	<b>526,872</b>	<b>10,117,278</b>	<b>10,814,655</b>	