

FORM NL-4-PREMIUM SCHEDULE**SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS****(₹ '000)****SCHEDULE 1A****PREMIUM EARNED (NET) -- FIRE
BUSINESS**

Particulars	31st March 2011	31st March 2010
Premium from direct business written	458,298	408,120
Add: Premium on reinsurance accepted		
Add: Premium on reinsurance accepted	25,888	18,828
Less: Premium on reinsurance ceded	(339,212)	(316,910)
Net Premium	<u>144,974</u>	<u>110,038</u>
Adjustment for change in reserve for unexpired risks	13,146	19,215
Total Premium Earned (Net)	<u>158,120</u>	<u>129,253</u>

SCHEDULE 1B**PREMIUM EARNED (NET) -- MARINE
CARGO BUSINESS**

Particulars	31st March 2011	31st March 2010
Premium from direct business written	247,965	225,494

Add: Premium on reinsurance
accepted

Add: Premium on reinsurance
accepted

Less: Premium on reinsurance ceded (130,355) (114,852)

Net Premium 117,610 110,642

Adjustment for change in reserve for
unexpired risks (3,293) (6,225)

Total Premium Earned (Net) 114,317 104,417

SCHEDULE 1C

**PREMIUM EARNED (NET) -- MARINE
HULL BUSINESS**

Particulars	31st March 2011	31st March 2010
Premium from direct business written	4,074	4,734
Add: Premium on reinsurance accepted	-	-
Less: Premium on reinsurance ceded	(3,972)	(4,616)
Net Premium	<u>102</u>	<u>118</u>
Adjustment for change in reserve for unexpired risks	16	5
Total Premium Earned (Net)	<u><u>118</u></u>	<u><u>123</u></u>

SCHEDULE 1D

**PREMIUM EARNED (NET) --
MISCELLANEOUS BUSINESS**

Particulars	31st March 2011	31st March 2010
Premium from direct business written	10,729,556	8,492,708
Add: Premium on reinsurance accepted		
Add: Premium on reinsurance accepted	884,366	768,389
Less: Premium on reinsurance ceded	(2,251,644)	(1,935,878)
Net Premium	<u>9,362,278</u>	<u>7,325,219</u>
Adjustment for change in reserve for unexpired risks	(872,886)	(410,371)
Total Premium Earned (Net)	<u><u>8,489,392</u></u>	<u><u>6,914,848</u></u>