

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

	Particulars	31.3.2007	31.3.2006
		(Rs.'000)	(Rs.'000)
	Premium from direct business written	983948	917429
	Service Tax		
	Adjustment for change in reserve for unexpired risks		
	Gross Earned Premium	983948	917429
	Add: Premium on reinsurance accepted	20847	20174
	Less : Premium on reinsurance ceded	696656	658365
	Net Premium	308139	279238
	Adjustment for change in reserve for unexpired risks	16113	45200
	Premium Earned (Net)	292026	234038

Note: Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the

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

	Particulars	31.3.2007	31.3.2006
		(Rs.'000)	(Rs.'000)
	Premium from direct business written	178489	177091
	Service Tax		
	Adjustment for change in reserve for unexpired risks		
	Gross Earned Premium	178489	177091
	Add: Premium on reinsurance accepted	0	61
	Less : Premium on reinsurance ceded	138728	52560
	Net Premium	39761	124592
	Adjustment for change in reserve for unexpired risks	-42415	14583
	Premium Earned (Net)	82176	110009

Note: Reinsurance premiums whether on business ceded or accepted are to be brought into account,

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

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

Particulars	31.3.2007	31.3.2006		Particulars	31.3.2007	31.3.2006
	(Rs.'000)	(Rs.'000)			(Rs.'000)	(Rs.'000)
Premium from direct business written	5890	5804		Premium from direct business written	4813639	3486050
Service Tax				Service Tax		
Adjustment for change in reserve for unexpired risks				Adjustment for change in reserve for unexpired risks		
Gross Earned Premium	5890	5804		Gross Earned Premium	4813639	3486050
Add: Premium on reinsurance accepted				Add: Premium on reinsurance accepted	2961	1908
Less : Premium on reinsurance ceded	5743	5658		Less : Premium on reinsurance ceded	1269159	923064
Net Premium	147	146		Net Premium	3547441	2564894
Adjustment for change in reserve for unexpired risks	2	28		Adjustment for change in reserve for unexpired risks	585996	414656
Premium Earned (Net)	145	118		Premium Earned (Net)	2961445	2150238

Note: Reinsurance premiums whether on business ceded or accepted are to be brought into account,

Note: Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting