

FORM NL-4-PREMIUM SCHEDULE

SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS

(Rs '000)

**SCHEDULE 1A**

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

Particulars	31st March 2010	31st March 2009
Premium from direct business written	408,120	488,418
Add: Premium on reinsurance accepted		
Add: Premium on reinsurance accepted	18,828	17,271
Less: Premium on reinsurance ceded	(316,910)	(374,937)
Net Premium	110,038	130,752
Adjustment for change in reserve for unexpired risks	19,215	18,724
<b>Total Premium Earned (Net)</b>	<b>129,253</b>	<b>149,476</b>

**SCHEDULE 1B**

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

Particulars	31st March 2010	31st March 2009
Premium from direct business written	225,494	194,990
Add: Premium on reinsurance accepted		
Add: Premium on reinsurance accepted	-	-
Less: Premium on reinsurance ceded	(114,852)	(96,414)
Net Premium	110,642	98,576
Adjustment for change in reserve for unexpired risks	(6,225)	(24,012)
<b>Total Premium Earned (Net)</b>	<b>104,417</b>	<b>74,564</b>

**SCHEDULE 1C**

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

Particulars	31st March 2010	31st March 2009
Premium from direct business written	4,734	4,696
Add: Premium on reinsurance accepted	-	-
Less: Premium on reinsurance ceded	(4,616)	(4,573)
Net Premium	118	123
Adjustment for change in reserve for unexpired risks	5	696
<b>Total Premium Earned (Net)</b>	123	819

**SCHEDULE 1D**

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

Particulars	31st March 2010	31st March 2009
Premium from direct business written	8,492,708	7,345,500
Add: Premium on reinsurance accepted		
Add: Premium on reinsurance accepted	768,389	661,803
Less: Premium on reinsurance ceded	(1,935,878)	(1,553,636)
Net Premium	7,325,219	6,453,667
Adjustment for change in reserve for unexpired risks	(410,371)	(697,966)
<b>Total Premium Earned (Net)</b>	6,914,848	5,755,701