

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

Particulars	31.3.2006	31.3.2005
	(Rs.'000)	(Rs.'000)
Premium from direct business written	917429	630119
Service Tax		
Adjustment for change in reserve for unexpired risks		
Gross Earned Premium	917429	630119
Add: Premium on reinsurance accepted	20174	34905
Less : Premium on reinsurance ceded	658365	425728
Net Premium	279238	239296
Adjustment for change in reserve for unexpired risks	45200	48368
Premium Earned (Net)	234038	190928

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	31.3.2006	31.3.2005
	(Rs.'000)	(Rs.'000)
Premium from direct business written	177091	163162
Service Tax		
Adjustment for change in reserve for unexpired risks		
Gross Earned Premium	177091	163162
Add: Premium on reinsurance accepted	61	68
Less : Premium on reinsurance ceded	52560	67805
Net Premium	124592	95425
Adjustment for change in reserve for unexpired risks	14583	11613
Premium Earned (Net)	110009	83812

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	31.3.2006	31.3.2005		Particulars	31.3.2006	31.3.2005
	(Rs.'000)	(Rs.'000)			(Rs.'000)	(Rs.'000)
Premium from direct business written	5804	4799		Premium from direct business written	3486050	2508915
Service Tax				Service Tax		
Adjustment for change in reserve for unexpired risks				Adjustment for change in reserve for unexpired risks		
Gross Earned Premium	5804	4799		Gross Earned Premium	3486050	2508915
Add: Premium on reinsurance accepted				Add: Premium on reinsurance accepted	1908	4814
Less : Premium on reinsurance ceded	5658	4681		Less : Premium on reinsurance ceded	923064	832349
Net Premium	146	118		Net Premium	2564894	1681380
Adjustment for change in reserve for unexpired risks	28	118		Adjustment for change in reserve for unexpired risks	414656	223330
Premium Earned (Net)	118	0		Premium Earned (Net)	2150238	1458050

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