

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

	Particulars	31.3.2008	31.3.2007
		(Rs.'000)	(Rs.'000)
	Premium from direct business written	688708	983948
	Service Tax		
	Adjustment for change in reserve for unexpired risks		
	Gross Earned Premium	688708	983948
	Add: Premium on reinsurance accepted	14525	20847
	Less : Premium on reinsurance ceded	446067	696656
	Net Premium	257166	308139
	Adjustment for change in reserve for unexpired risks	42802	16113
	Premium Earned (Net)	214364	292026

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	31.3.2008	31.3.2007
		(Rs.'000)	(Rs.'000)
	Premium from direct business written	190769	178489
	Service Tax		
	Adjustment for change in reserve for unexpired risks		
	Gross Earned Premium	190769	178489
	Add: Premium on reinsurance accepted	367	0
	Less : Premium on reinsurance ceded	140584	138728
	Net Premium	50552	39761
	Adjustment for change in reserve for unexpired risks	5396	-42415
	Premium Earned (Net)	45156	82176

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	31.3.2008	31.3.2007		Particulars	31.3.2008	31.3.2007
	(Rs.'000)	(Rs.'000)			(Rs.'000)	(Rs.'000)
Premium from direct business written	4724	5890		Premium from direct business written	6059910	4813639
Service Tax				Service Tax		
Adjustment for change in reserve for unexpired risks				Adjustment for change in reserve for unexpired risks		
Gross Earned Premium	4724	5890		Gross Earned Premium	6059910	4813639
Add: Premium on reinsurance accepted				Add: Premium on reinsurance accepted	518882	2961
Less : Premium on reinsurance ceded	3905	5743		Less : Premium on reinsurance ceded	1556686	1269159
Net Premium	819	147		Net Premium	5022106	3547441
Adjustment for change in reserve for unexpired risks	672	2		Adjustment for change in reserve for unexpired risks	823426	585996
Premium Earned (Net)	147	145		Premium Earned (Net)	4198680	2961445

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,