

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

	Particulars	31.3.2009	31.3.2008
		(Rs.'000)	(Rs.'000)
	Premium from direct business written	488418	688708
	Service Tax		
	Adjustment for change in reserve for unexpired risks		
	Gross Earned Premium	488418	688708
	Add: Premium on reinsurance accepted	17271	14525
	Less : Premium on reinsurance ceded	374937	446067
	Net Premium	130752	257166
	Adjustment for change in reserve for unexpired risks	-18724	42802
	<b>Premium Earned (Net)</b>	149476	214364

*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	31.3.2009	31.3.2008
		(Rs.'000)	(Rs.'000)
	Premium from direct business written	194990	190769
	Service Tax		
	Adjustment for change in reserve for unexpired risks		
	Gross Earned Premium	194990	190769
	Add: Premium on reinsurance accepted	0	367
	Less : Premium on reinsurance ceded	96414	140584
	Net Premium	98576	50552
	Adjustment for change in reserve for unexpired risks	24012	5396
	<b>Premium Earned (Net)</b>	74564	45156

*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**

	<b>Particulars</b>	<b>31.3.2009</b>	<b>31.3.2008</b>		<b>Particulars</b>	<b>31.3.2009</b>	<b>31.3.2008</b>
		(Rs.'000)	(Rs.'000)			(Rs.'000)	(Rs.'000)
	Premium from direct business written	4696	4724		Premium from direct business written	7345500	6059910
	Service Tax				Service Tax		
	Adjustment for change in reserve for unexpired risks				Adjustment for change in reserve for unexpired risks		
	Gross Earned Premium	4696	4724		Gross Earned Premium	7345500	6059910
	Add: Premium on reinsurance accepted				Add: Premium on reinsurance accepted	661803	518882
	Less : Premium on reinsurance ceded	4573	3905		Less : Premium on reinsurance ceded	1553636	1556686
	Net Premium	123	819		Net Premium	6453667	5022106
	Adjustment for change in reserve for unexpired risks	-696	672		Adjustment for change in reserve for unexpired risks	697966	823426
	<b>Premium Earned (Net)</b>	<b>819</b>	<b>147</b>		<b>Premium Earned (Net)</b>	<b>5755701</b>	<b>4198680</b>

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

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