



FORM NL-4-PREMIUM SCHEDULE

UNITED INDIA INSURANCE COMPANY LIMITED

PREMIUM EARNED [NET]

₹ in thousands

Particulars	Fire				MARINE CARGO				MARINE HULL				MARINE TOTAL			
	31.12.2015		31.12.2014		31.12.2015		31.12.2014		31.12.2015		31.12.2014		31.12.2015		31.12.2014	
	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.
Premium from direct business written	2226169	9461718	2167320	9255013	531009	1946282	640509	2222793	669973	1539228	921477	2094900	1200982	3485510	1561986	4317693
Service Tax																
Adjustment for change in reserve for unexpired risks	31965	96335	-34040	168710	-54750	-138256	-7690	-48144	-251504	-555672	-271908	-361282	-306254	-693928	-279598	-409426
Gross Earned Premium	2194204	9365383	2201360	9086303	585759	2084538	648199	2270937	921477	2094900	1193385	2456182	1507236	4179438	1841584	4727119
Add: Premium on reinsurance accepted	273239	973597	250978	781072	-4	422	3360	6958	47676	102339	21423	88253	47672	102761	24783	95211
Less : Premium on reinsurance ceded	2329635	5078790	1990990	4481874	92328	310647	115209	345826	602915	1277832	778448	1725097	695243	1588479	893657	2070923
Net Premium	169773	5356525	427308	5554211	438677	1636057	528660	1883925	114734	363735	164452	458056	553411	1999792	693112	2341981
Adjustment for change in reserve for unexpired risks	111207	107239	404066	467493	44992	123934	4938	10665	49717	94320	13665	7290	94709	218254	18603	17955
<b>Premium Earned (Net)</b>	<b>280980</b>	<b>5463764</b>	<b>831374</b>	<b>6021704</b>	<b>483669</b>	<b>1759991</b>	<b>533598</b>	<b>1894590</b>	<b>164451</b>	<b>458055</b>	<b>178117</b>	<b>465346</b>	<b>648120</b>	<b>2218046</b>	<b>711715</b>	<b>2359936</b>

Particulars	MOTOR OD				MOTOR TP				MOTOR POOL				MOTOR TOTAL			
	31.12.2015		31.12.2014		31.12.2015		31.12.2014		31.12.2015		31.12.2014		31.12.2015		31.12.2014	
	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.
Premium from direct business written	4257176	12289880	4279923	12074382	7348910	21479582	6149349	17838528	0	0	0	0	11606086	33769462	10429272	29912910
Service Tax																
Adjustment for change in reserve for unexpired risks	-11373	107750	54511	224362	599781	1820527	216272.00	1343198.00	0	0	0	0	588408	1928277	270783	1567560
Gross Earned Premium	4268549	12182130	4225412	11850020	6749129	19659055	5933077.00	16495330.00	0	0	0	0	11017678	31841185	10158489	28345350
Add: Premium on reinsurance accepted	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Less : Premium on reinsurance ceded	234318	635945	216956	606697	493759	1497474	438271	1296171	0	0	0	0	728076	2133418	655229	1902869
Net Premium	4022858	11653935	4062967	11467685	6855151	19982108	5711078	16542357	0	0	0	0	10878010	31636044	9774043	28010041
Adjustment for change in reserve for unexpired risks	20054	-93125	-51107	-213045	-572036	-1719875	-401012	-1302275	0	0	0	0	-551982	-1813000	-452118	-1515320
<b>Premium Earned (Net)</b>	<b>4042912</b>	<b>11560810</b>	<b>4011860</b>	<b>11254640</b>	<b>6283115</b>	<b>18262233</b>	<b>5310066</b>	<b>15240082</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>10326028</b>	<b>29823044</b>	<b>9321925</b>	<b>26494721</b>

Particulars	WORKMEN COMPENSATION				PERSONAL ACCIDENT				AVIATION				ENGINEERING			
	31.12.2015		31.12.2014		31.12.2015		31.12.2014		31.12.2015		31.12.2014		31.12.2015		31.12.2014	
	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.
Premium from direct business written	201160	692080	211250	710355	630077	1923019	799586	1948864	132737	440676	204272	395258	1114233	3521837	1243677	3882071
Service Tax																
Adjustment for change in reserve for unexpired risks	-5045	-9137	-389	16946	-84755	-12923	111975	202527	-35767	22709	33139	-23378	-73155	-186504	53721	-8861
Gross Earned Premium	206205	701217	211639	693409	714832	1935942	687611	1746337	168504	417967	171133	418636	1187388	3708341	1189956	3890932
Add: Premium on reinsurance accepted	0	0	0	0	734	5075	1825	1894	9507	33601	13915	29787	61527	304780	60397	296805
Less : Premium on reinsurance ceded	10058	34604	10560	35513	99990	328180	110986	400570	207423	496169	192208	377185	630955	1777916	763047	2020731
Net Premium	191102	657476	200690	674842	530821	1599914	690425	1550188	-65179	-21892	25979	47860	544805	2048701	541027	2158145
Adjustment for change in reserve for unexpired risks	4794	8683	-5065	-21305	79802	-24863	-103710	-182381	45579	34876	-7107	-1543	-774	56153	197844	196403
<b>Premium Earned (Net)</b>	<b>195896</b>	<b>666159</b>	<b>195625</b>	<b>653537</b>	<b>610623</b>	<b>1575051</b>	<b>586715</b>	<b>1367807</b>	<b>-19600</b>	<b>12984</b>	<b>18872</b>	<b>46317</b>	<b>544031</b>	<b>2104854</b>	<b>738871</b>	<b>2354548</b>

Particulars	OTHER MISCELLANEOUS				LIABILITIES				HEALTH & HOSPITALISATION				TOTAL MISCELLANEOUS			
	31.12.2015		31.12.2014		31.12.2015		31.12.2014		31.12.2015		31.12.2014		31.12.2015		31.12.2014	
	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.
Premium from direct business written	1387448	4433336	1310425	4118765	136053	603037	142959	547824	10339724	29779750	6706703	22599189	25547518	75163197	21048144	64115236
Service Tax																
Adjustment for change in reserve for unexpired risks	38511	157285	65383	53865	-3452	27607	7579	14223	1816511	3590281	510349	1945441	2241256	5517595	1052540	3768323
Gross Earned Premium	1348937	4276051	1245042	4064900	139505	575430	135380	533601	8523213	26189469	6196354	20653748	23306262	69645602	19995604	60346913
Add: Premium on reinsurance accepted	50803	468962	425748	641107	1072	3744	3950	4090	0	0	0	0	123643	816162	505835	973683
Less : Premium on reinsurance ceded	255330	793447	274653	768098	18549	157637	40839	102425	518256	1501166	335696	-551531	2468637	7222537	2383217	5055858
Net Premium	1182921	4108851	1461520	3991774	118576	449144	106070	449489	9821468	28278584	6371007	23150720	23202524	68756822	19170762	60033061
Adjustment for change in reserve for unexpired risks	139299	-58539	56885	134496	-6252	173	14013	2024	-1725231	-2563932	-343119	-3008116	-2014765	-4360449	-642377	-4395742
<b>Premium Earned (Net)</b>	<b>1322220</b>	<b>4050312</b>	<b>1518405</b>	<b>4126270</b>	<b>112324</b>	<b>449317</b>	<b>120083</b>	<b>451513</b>	<b>8096237</b>	<b>25714652</b>	<b>6027888</b>	<b>20142604</b>	<b>21187759</b>	<b>64396373</b>	<b>18528385</b>	<b>55637319</b>

Particulars	GRAND TOTAL			
	31.12.2015		31.12.2014	
	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.
Premium from direct business written	28974669	88110425	24777450	77687942
Service Tax	0	0	0	0
Adjustment for change in reserve for unexpired risks	1966967	4920002	738902	3527607
Gross Earned Premium	27007702	83190423	24038548	74160335
Add: Premium on reinsurance accepted	444554	1892520	781596	1849966
Less : Premium on reinsurance ceded	5493515	13889806	5267864	11608655
Net Premium	23925708	76113139	20291182	67929253
	0	0	0	0
Adjustment for change in reserve for unexpired risks	-1808849	-4034956	-219708	-3910294
<b>Premium Earned (Net)</b>	<b>22116859</b>	<b>72078183</b>	<b>20071474</b>	<b>64018959</b>

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