PERIODIC DISCLOSURES

FORM NL-4-PREMIUM SCHEDULE



Name of the Insurer: BHARTI AXA General Insurance Company Limited Registration No: 139 and Date of Registration with the IRDAI: 27th June, 2008

PREMIUM EARNED (NET)																	(Rs. '000)
							ded September 30,										
Particulars	Fire	Cargo	Marine Others	Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop / Weather	Others	Misc Total	Total
Premium from Direct Business Written :	510,200	230.122		230.122	3.038.748	1.837.960	4.876.708	45.543	130.931	127.136		125,194	1.681.573	2.882.131	74.212	9.943.428	10.683.750
Add : Premium on Reinsurance Accepted	156,443	16,107	-	16,107	3,036,746	1,837,900	4,870,708	40,040	5,296	6,454	-	125,194	1,081,573	2,002,131	14,212	11,749	184,299
Less: Premium on Reinsurance Ceded	525,313	84,173		84,173	181,753	100,995	282,748	7,967	56,888	102,965		7,867	335,171	2,406,506	52,564	3,252,676	3,862,162
				-												-	-
Net Premium	141,330	162,056	-	162,056	2,856,995	1,736,965	4,593,960	37,576	79,339	30,625	-	117,327	1,346,402	475,625	21,648	6,702,502	7,005,887
Adjustment for change in Unexpired Risk Reserve:																	
Less: Reserve created during the period	296,009	118,126 58,180	-	118,126	3,007,847	1,788,044	4,795,891	36,212 26,983	73,483 58,447	40,256	-	96,958	1,043,111 546,336	277,873	24,630 18,989	6,388,413	6,802,548 6,338,392
Add: Reserve created during the previous year Written back Adjustment for change in Reserve for Unexpired Risk	239,093 (56,916)	(59,946)	-	58,180 (59,946)	3,396,181 388,334	1,840,024 51,979	5,236,205 440,314	(9,229)	(15,036)	30,871 (9,386)	- :	57,057 (39,901)	(496,775)	66,232 (211,641)	(5,641)	6,041,119 (347,294)	(464,156
				-													-
Total Premium Earned (Net)	84,414	102,110	-	102,110	3,245,329	1,788,945	5,034,274	28,347	64,303	21,240	-	77,426	849,627	263,984	16,007	6,355,208	6,541,731
						For the Period Fn	ded September 30,	2017									(Rs. '000)
Particulars	Fire		Marine		Motor OD	Motor TP	Motor Total	Workmen's	Public	Engineering	Aviation	Personal	Health	Crop /	Others	Misc Total	Total
ratuculais	File	Cargo	Others	Total	MOLOI OD	MOLOI IF	Motor Total	Compensation	Liability	Engineering	Aviation	Accident	Insurance	Weather	Ouleis	WISC TOTAL	Iotai
Premium from Direct Business Written :	247,268	169,501		169,501	3,189,820	1,821,202	5,011,023	29,888	104,422	78,867		84,711	441,906	1,509,546	126,461	7,386,825	7,803,592
Add: Premium on Reinsurance Accepted	56,725	9,431	-	9,431		-	-	-	2,825	4,922	-	-	-	-	-	7,747	73,903
Less: Premium on Reinsurance Ceded	201,181	90,245	-	90,245	187,431	126,033	313,464	3,235	47,061	63,236	-	5,466	28,376	1,257,452	42,315	1,760,606	2,052,032
Net Premium	102,812	88,687	-	88,687	3,002,389	1,695,169	4,697,559	26,653	60,186	20,553	-	79,245	413,530	252,094	84,146	5,633,965	5,825,463
				,													
Adjustment for change in Unexpired Risk Reserve:																	
Less: Reserve created during the period	159,019	66,975	-	66,975	3,123,842	1,759,023	4,882,865	23,615	55,329	25,304	-	70,757	330,184	120,123	61,206	5,569,383	5,795,377
Add: Reserve created during the previous year Written back Adjustment for change in Reserve for Unexpired Risk	96,386 (62,633)	42,021 (24,954)	-	42,021 (24,954)	3,491,622 367,780	1,758,799 (224)	5,250,421 367,556	18,809 (4,806)	46,733 (8,595)	23,693 (1,612)	-	53,650 (17,107)	236,843 (93,341)	(120,123)	20,813	5,650,962 81,578	5,789,369 (6,008
Adjustment for change in Reserve for Onexpired Risk	(02,033)	(24,954)	-	(24,954)	367,780	(224)	367,556	(4,800)	(8,595)	(1,012)	-	(17,107)	(93,341)	(120,123)	(40,393)	61,576	(6,008)
Total Premium Earned (Net)	40,179	63,733		63,733	3,370,169	1,694,945	5,065,114	21,847	51,590	18,942		62,138	320,189	131,971	43,753	5,715,544	5,819,455
																	(Rs. '000)
			Marine				ded September 30,		Public	ı	ı	Personal	Health	Cron /			
Particulars	Fire	Cargo	Marine Others	Total	Motor OD	For the Quarter Er Motor TP	ded September 30, Motor Total	2018 Workmen's Compensation	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop / Weather	Others	Misc Total	(Rs. '000)
					Motor OD	Motor TP	Motor Total	Workmen's Compensation	Liability		Aviation	Accident	Insurance	Weather			Total
Premium from Direct Business Written :	200,677	115,487		115,487				Workmen's		60,463	-				Others 30,499	6,514,510	Total 6,830,673
Premium from Direct Business Written : Add : Premium on Reinsurance Accepted	200,677 35,109	115,487 398		115,487 398	Motor OD 1,575,613	1,021,307	2,596,920	Workmen's Compensation 22,518	Liability 59,772	60,463 2,917	Aviation -	63,826	800,476	Weather 2,880,035	30,499	6,514,510 2,917	Total 6,830,673 38,425
Premium from Direct Business Written :	200,677	115,487		115,487	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Liability	60,463	-	Accident	Insurance	Weather		6,514,510	Total 6,830,673
Premium from Direct Business Written : Add : Premium on Reinsurance Accepted	200,677 35,109	115,487 398		115,487 398	Motor OD 1,575,613	1,021,307	2,596,920	Workmen's Compensation 22,518	Liability 59,772	60,463 2,917	-	63,826	800,476	Weather 2,880,035	30,499	6,514,510 2,917	7otal 6,830,673 38,425 3,064,282
Premium from Direct Business Written : Add: Premium on Reinsurance Accepted Less: Premium on Reinsurance Ceded	200,677 35,109 165,923	115,487 398 37,932		115,487 398 37,932	1,575,613 - 94,276	1,021,307 - 57,820	2,596,920 - 152,097	Workmen's Compensation 22,518 - 3,899	59,772 - 27,130	60,463 2,917 47,326	-	63,826 - 4,008	800,476 - 198,487	2,880,035 - 2,404,830	30,499 - 22,652	6,514,510 2,917 2,860,427	7otal 6,830,673 38,425 3,064,282
Premium from Direct Business Written : Add : Premium on Reinsurance Accepted Less : Premium on Reinsurance Ceded Net Premium	200,677 35,109 165,923	115,487 398 37,932		115,487 398 37,932	1,575,613 - 94,276	1,021,307 - 57,820	2,596,920 - 152,097	Workmen's Compensation 22,518 - 3,899	59,772 - 27,130	60,463 2,917 47,326	-	63,826 - 4,008	800,476 - 198,487	2,880,035 - 2,404,830	30,499 - 22,652	6,514,510 2,917 2,860,427	6,830,673 38,425 3,064,282
Premium from Direct Business Written: Add: Premium on Reinsurance Accepted Less: Premium on Reinsurance Ceded Net Premium Adjustment for change in Unexpired Risk Reserve: Less: Reserve created during the period Add: Reserve created during the previous year Written back	200,677 35,109 165,923 69,863	115,487 398 37,932 77,953		115,487 398 37,932 - 77,953 - - 22,146	1,575,613 94,276 1,481,337	1,021,307 - 57,820 963,487	2,596,920 - 152,097 - 2,444,824	22,518 - 3,899 - 18,620	59,772 - 27,130 32,643 (1,039)	60,463 2,917 47,326 16,054	-	4,008 59,818	800,476 - 198,487 601,988	2,880,035 2,404,830 475,206	30,499 - 22,652 7,847 (1,535)	6,514,510 2,917 2,860,427 3,656,999	70tal 6,830,673 38,425 3,064,282 - 3,804,816
Premium from Direct Business Written: Add: Premium on Reinsurance Accepted Less: Premium on Reinsurance Ceded Net Premium Adjustment for change in Unexpired Risk Reserve: Less: Reserve created during the period	200,677 35,109 165,923 69,863 20,384	115,487 398 37,932 77,953 22,146		115,487 398 37,932 - 77,953 - - 22,146 - (22,146)	1,575,613 - 94,276 1,481,337 (153,435)	1,021,307 57,820 963,487 57,111 (57,111)	2,596,920 2,596,920 152,097 2,444,824 (96,324)	Workmen's Compensation 22,518 - 3,899 18,620 3,408 - (3,408)	59,772 27,130 32,643 (1,039)	60,463 2,917 47,326 16,054 4,064	-	4,008 59,818 17,772 (17,772)	800,476 	2,880,035 2,404,830 475,206 277,873 (277,873)	30,499 - 22,652 7,847 (1,535) - 1,535	6,514,510 2,917 2,860,427 3,656,999 404,564 (404,564)	7otal 6,830,673 38,425 3,064,282 3,804,816 447,094
Premium from Direct Business Written: Add: Premium on Reinsurance Accepted Less: Premium on Reinsurance Ceded Net Premium Adjustment for change in Unexpired Risk Reserve: Less: Reserve created during the period Add: Reserve created during the previous year Written back	200,677 35,109 165,923 69,863	115,487 398 37,932 77,953		115,487 398 37,932 - 77,953 - - 22,146	1,575,613 94,276 1,481,337	1,021,307 - 57,820 963,487	2,596,920 - 152,097 - 2,444,824 (96,324)	22,518 - 3,899 - 18,620	59,772 - 27,130 32,643 (1,039)	60,463 2,917 47,326 16,054	-	4,008 59,818	800,476 - 198,487 601,988	2,880,035 2,404,830 475,206	30,499 - 22,652 7,847 (1,535)	6,514,510 2,917 2,860,427 3,656,999	70tal 6,830,673 38,425 3,064,282 - 3,804,816
Premium from Direct Business Written: Add: Premium on Reinsurance Accepted Less: Premium on Reinsurance Ceded Net Premium Adjustment for change in Unexpired Risk Reserve: Less: Reserve created during the period Add: Reserve created during the previous year Written back Adjustment for change in Reserve for Unexpired Risk	200,677 35,109 165,923 69,863 20,384	115,487 398 37,932 77,953 22,146	Others	115,487 398 37,932 - 77,953 - - 22,146 - (22,146)	1,575,613 - 94,276 1,481,337 (153,435)	1.021.307 57.820 963,487 57,111 (57,111)	2.596,920 152,097 2,444,824 (96,324) 96,324 2,541,148	3,408 3,410 3,408	59,772 27,130 32,643 (1,039)	60,463 2,917 47,326 16,054 4,064	-	4,008 59,818 17,772 (17,772)	800,476 	2,880,035 2,404,830 475,206 277,873 (277,873)	30,499 - 22,652 7,847 (1,535) - 1,535	6,514,510 2,917 2,860,427 3,656,999 404,564 (404,564)	7otal 6,830,673 38,425 3,064,282 3,804,816 447,094 (447,094
Premium from Direct Business Written: Add: Premium on Reinsurance Accepted Less: Premium on Reinsurance Ceded Net Premium Adjustment for change in Unexpired Risk Reserve: Less: Reserve created during the period Add: Reserve created during the previous year Written back Adjustment for change in Reserve for Unexpired Risk Total Premium Earned (Net)	200.677 35,109 165,923 69,863 20,384 20,384)	115,487 398 37,932 77,953 22,146	Others	115,487 398 37,932 - 77,953 - - 22,146 - (22,146)	1,575,613 94,276 1,481,337 (153,435) 153,435 1,634,772	1,021,307 - 57,820 963,487 57,111 - (67,111) 906,376	2.596,920 152,097 2,444,824 (96,324) 96,324 2,541,148	Workmen's Compensation 22,518 3,899 18,620 3,408 (3,408) 15,210	59,772 	60,463 2,917 47,326 16,054 4,064 (4,064)	-	4,008 59,818 17,772 (17,772) 42,046	800,476 - 198,487 601,988 200,345 (200,345)	2,880,035 - 2,404,830 - 475,206 - 277,873 - (277,873) - 197,333	30,499 - 22,652 7,847 (1,535) - 1,535 9,382	6,514,510 2,917 2,860,427 3,656,999 404,564 (404,564) 3,252,437	7otal 6,830,673 38,425 3,064,282 - 3,804,816 447,094 (447,094 3,357,722 (Rs. '000)
Premium from Direct Business Written: Add: Premium on Reinsurance Accepted Less: Premium on Reinsurance Ceded Net Premium Adjustment for change in Unexpired Risk Reserve: Less: Reserve created during the period Add: Reserve created during the previous year Written back Adjustment for change in Reserve for Unexpired Risk	200,677 35,109 165,923 69,863 20,384	115,487 398 37,932 77,953 22,146	Others	115,487 398 37,932 - 77,953 - - 22,146 - (22,146)	1,575,613 - 94,276 1,481,337 (153,435)	1.021.307 57.820 963,487 57,111 (57,111)	2.596,920 152,097 2,444,824 (96,324) 96,324 2,541,148	3,408 3,410 3,408	59,772 27,130 32,643 (1,039)	60,463 2,917 47,326 16,054 4,064	-	4,008 59,818 17,772 (17,772)	800,476 	2,880,035 2,404,830 475,206 277,873 (277,873)	30,499 - 22,652 7,847 (1,535) - 1,535	6,514,510 2,917 2,860,427 3,656,999 404,564 (404,564)	7otal 6,830,673 38,425 3,064,282 3,804,816 447,094 447,094 3,357,722
Premium from Direct Business Written: Add: Premium on Reinsurance Accepted Less: Premium on Reinsurance Ceded Net Premium Adjustment for change in Unexpired Risk Reserve: Less: Reserve created during the period Add: Reserve created during the previous year Written back Adjustment for change in Reserve for Unexpired Risk Total Premium Earned (Net)	200,677 35,109 165,923 69,863 20,384 (20,384) 49,480	115,487 398 37,932 77,953 22,146 (22,146) 55,807	Others	115,487 398 37,932 77,953	1,575,613 - 94,276 1,481,337 (153,435) - 153,435 1,634,772 Motor OD	963,487 57,111 (57,111) 906,376 For the Quarter Er Motor TP	2,596,920 152,097 2,444,824 (96,324) 96,324 2,541,148 ded September 30, Motor Total	Workmen's Compensation 22,518 - 3,899 18,620 3,408 - (3,408) 15,210 2017 Workmen's Compensation	59,772 27,130 2,643 (1,039) 1,039 33,662 Public Liability	60,463 2,917 47,326 16,054 4,064 (4,064) 11,991	-	63,826 - 4,008 - 59,818 - 17,772 - (17,772) 42,046 Personal Accident	800,476 800,476 198,487 601,988 200,345 (200,345) 401,644 Health	Weather 2,880,035 2,404,830 475,206 277,873 197,333 Crop / Weather	30,499 - 22,652 7,847 (1,535) - 1,535 9,382	6,514,510 2,917 2,860,427 3,656,999 404,564 (404,564) 3,252,437	7otal 6,830,673 38,425 3,064,282 3,804,816 447,094 447,094 3,357,722 (Rs. '000)
Premium from Direct Business Written: Add: Premium on Reinsurance Accepted Less: Premium on Reinsurance Ceded Net Premium Adjustment for change in Unexpired Risk Reserve: Less: Reserve created during the period Add: Reserve created during the previous year Written back Adjustment for change in Reserve for Unexpired Risk Total Premium Earned (Net) Particulars Premium from Direct Business Written:	200.677 35,109 165,923 69,863 20,384 20,384)	115,487 398 37,932 77,953 22,146 (22,146) 55,807	Others	115,487 398 37,932 77,953 	1,575,613 94,276 1,481,337 (153,435) 153,435 1,634,772	1,021,307 - 57,820 963,487 57,111 - (67,111) 906,376	2.596,920 152,097 2,444,824 (96,324) 96,324 2,541,148	Workmen's Compensation 22,518 3,899 18,620 3,408 3,408 15,210 2017 Workmen's	59,772 27,130 32,643 (1,039) 1,039 33,682	60,463 2,917 47,326 16,054 4,064 (4,064)	-	4,008 59,818 17,772 (17,772) 42,046	800,476 198,487 601,988 200,345 (200,345) 401,644	2,880,035 2,404,830 475,206 277,873 (277,873) 197,333	30,499 - 22,652 7,847 (1,535) - 1,535 9,382	6,514,510 2,917 2,860,427 3,656,999 404,564 (404,564) 3,252,437	7otal 6,830,673 38,425 3,064,282 3,804,816 447,094 (447,094 3,357,722 (Rs. '000) 7otal
Premium from Direct Business Written: Add: Premium on Reinsurance Accepted Less: Premium on Reinsurance Ceded Net Premium Adjustment for change in Unexpired Risk Reserve: Less: Reserve created during the period Add: Reserve created during the previous year Written back Adjustment for change in Reserve for Unexpired Risk Total Premium Earned (Net) Particulars	200,677 35,109 165,923 69,863 20,384 (20,384) 49,480	115,487 398 37,932 77,953 22,146 (22,146) 55,807	Others	115,487 398 37,932 77,953 22,146 (22,146) 55,807	1,575,613 - 94,276 1,481,337 (153,435) - 153,435 1,634,772 Motor OD	963,487 57,111 (57,111) 906,376 For the Quarter Er Motor TP	2,596,920 152,097 2,444,824 (96,324) 96,324 2,541,148 ded September 30, Motor Total	Workmen's Compensation 22,518 - 3,899 18,620 3,408 - (3,408) 15,210 2017 Workmen's Compensation	59,772 27,130 2,843 (1,039) 1,039 33,682 Public Liability 43,528	60,463 2,917 47,326 16,054 4,064 4,064) 11,991 Engineering	-	63,826 - 4,008 - 59,818 - 17,772 - (17,772) 42,046 Personal Accident	800,476 800,476 198,487 601,988 200,345 (200,345) 401,644 Health	Weather 2,880,035 2,404,830 475,206 277,873 197,333 Crop / Weather	30,499 - 22,652 7,847 (1,535) - 1,535 9,382	6,514,510 2,917 2,860,427 3,656,999 404,564 (404,564) 3,252,437 Misc Total	Total 6,830,673 38,425 3,064,282 3,804,816 447,094 (447,094 3,357,722 (Rs. 000) Total
Premium from Direct Business Written: Add: Premium on Reinsurance Accepted Less: Premium on Reinsurance Ceded Net Premium Adjustment for change in Unexpired Risk Reserve: Less: Reserve created during the period Add: Reserve created during the previous year Written back Adjustment for change in Reserve for Unexpired Risk Total Premium Earned (Net) Particulars Premium from Direct Business Written: Add: Premium on Reinsurance Accepted Less: Premium on Reinsurance Accepted Less: Premium on Reinsurance Ceded	200,677 35,109 165,923 69,863 20,384 (20,384) 49,480 Fire 105,640 39,291 89,411	115,487 398 37,932 77,953 22,146 (22,146) 55,807	Others Marine Others	115,487 398 37,932 77,953 22,146 (22,146) 55,807	1,575,613 94,276 1,481,337 (153,435) 153,435 1,634,772 Motor OD	Motor TP	2,596,920 152,097 2,444,824 (96,324) 96,324 2,541,148 ded September 30, Motor Total 2,574,097	Workmen's Compensation 22,518 3,899 18,620 3,408 (3,408) 15,210 2017 Workmen's Compensation 15,594 1,688	59,772 27,130 32,643 (1,039) 1,039 33,682 Public Liability 43,528 2,825 17,789	60,463 2,917 47,326 16,054 4,064 (4,064) 11,991 Engineering 41,041 1,936 32,688	Aviation	4.008 59,818 17,772 (17,772) 42,046 Personal Accident 32,617 2,093	800,476 198,487 601,988 200,345 (200,345) 401,644 Health Insurance 171,172 6,562	Veather 2,880,035 2,404,830 475,206 277,873 197,333 Crop / Weether 1,509,546 1,257,452	30,499 22,652 7,847 (1.535) 1,535 9,382 Others 77,838	6,514,510 2,917 2,860,427 3,656,999 404,564 (404,564) 3,252,437 Misc Total 4,465,433 4,761 1,499,265	Total 6,830,673 38,425 3,064,282 3,804,816 447,094 (447,094 Total 4,639,833 4,4,709 1,623,307
Premium from Direct Business Written: Add: Premium on Reinsurance Accepted Less: Premium on Reinsurance Ceded Net Premium Adjustment for change in Unexpired Risk Reserve: Less: Reserve created during the period Add: Reserve created during the period Risk Total Premium Earned (Net) Particulars Premium from Direct Business Written: Add: Premium on Reinsurance Accepted	200,677 35,109 165,923 69,863 20,384 (20,384) 49,480 Fire	115,487 398 37,932 77,953 22,146 (22,146) 55,807	Others	115,487 398 37,932 77,953	1,575,613 94,276 1,481,337 (153,435) 153,435 1,634,772 Motor OD	Motor TP 1.021.307 57,820 963,487 57,111 (57,111) 906,376 For the Quarter Er Motor TP	2,596,920 152,097 2,444,824 (96,324) 96,324 2,541,148 ddd September 30, Motor Total	Workmen's Compensation 22,518 23,899 18,620 3,408 3,408 15,210 2017 Workmen's Compensation	1,039 2,643 2,039 33,682 Public Liability 43,528 4,825	60,463 2,917 47,326 16,054 4,064 4,064 11,991 Engineering 41,041 1,936	-	4.008 59,818 17,772 (17,772) 42,046 Personal Accident 32,617	800,476 198,487 601,988 200,345 (200,345) 401,644 Health Insurance	Weather 2,880,035 2,404,830 475,206 277,873 (277,873) 197,333 Crop / Weather 1,509,546	30,499 22,652 7,847 (1,535) 1,535 9,382 Others	6,514,510 2,917 2,860,427 3,656,999 404,564 (404,564) Misc Total 4,465,433 4,761	Total 6,830,673 38,425 3,064,282 3,804,816 447,094 (447,094 Total 4,639,838 4,47,094 1,623,307
Premium from Direct Business Written: Add: Premium on Reinsurance Accepted Less: Premium on Reinsurance Ceded Net Premium Adjustment for change in Unexpired Risk Reserve: Less: Reserve created during the period Add: Reserve created during the previous year Written back Adjustment for change in Reserve for Unexpired Risk Total Premium Earned (Net) Particulars Premium from Direct Business Written: Add: Premium on Reinsurance Accepted Less: Premium on Reinsurance Accepted Less: Premium on Reinsurance Ceded	200,677 35,109 165,923 69,863 20,384 (20,384) 49,480 Fire 105,640 39,291 89,411	115,487 398 37,932 77,953 22,146 (22,146) 55,807	Others Marine Others	115,487 398 37,932 77,953 22,146 (22,146) 55,807	1,575,613 94,276 1,481,337 (153,435) 153,435 1,634,772 Motor OD	Motor TP	2,596,920 152,097 2,444,824 (96,324) 96,324 2,541,148 ded September 30, Motor Total 2,574,097	Workmen's Compensation 22,518 3,899 18,620 3,408 (3,408) 15,210 2017 Workmen's Compensation 15,594 1,688	59,772 27,130 32,643 (1,039) 1,039 33,682 Public Liability 43,528 2,825 17,789	60,463 2,917 47,326 16,054 4,064 (4,064) 11,991 Engineering 41,041 1,936 32,688	Aviation	4.008 59,818 17,772 (17,772) 42,046 Personal Accident 32,617 2,093	800,476 198,487 601,988 200,345 (200,345) 401,644 Health Insurance 171,172 6,562	Veather 2,880,035 2,404,830 475,206 277,873 197,333 Crop / Weether 1,509,546 1,257,452	30,499 22,652 7,847 (1.535) 1,535 9,382 Others 77,838	6,514,510 2,917 2,860,427 3,656,999 404,564 (404,564) 3,252,437 Misc Total 4,465,433 4,761 1,499,265	Total 6,830,673 38,425 3,064,282 3,804,816 447,094 (447,094 Total 4,639,838 4,47,094 1,623,307
Premium from Direct Business Written: Add: Premium on Reinsurance Accepted Less: Premium on Reinsurance Ceded Net Premium Adjustment for change in Unexpired Risk Reserve: Less: Reserve created during the period Add: Reserve created during the previous year Written back Adjustment for change in Reserve for Unexpired Risk Total Premium Earned (Net) Particulars Premium from Direct Business Written: Add: Premium on Reinsurance Accepted Less: Premium on Reinsurance Accepted Less: Premium on Reinsurance Ceded Net Premium Adjustment for change in Unexpired Risk Reserve: Less: Reserve created during the period	200,677 35,109 165,923 69,863 20,384 (20,384) 49,480 Fire 105,640 39,291 89,411	115,487 398 37,932 77,953 22,146 (22,146) 55,807	Others Marine Others	115,487 398 37,932 77,953 22,146 (22,146) 55,807	1,575,613 94,276 1,481,337 (153,435) 153,435 1,634,772 Motor OD	Motor TP	2,596,920 152,097 2,444,824 (96,324) 96,324 2,541,148 ded September 30, Motor Total 2,574,097	Workmen's Compensation 22,518 3,899 18,620 3,408 (3,408) 15,210 2017 Workmen's Compensation 15,594 1,688	59,772 27,130 32,643 (1,039) 1,039 33,682 Public Liability 43,528 2,825 17,789	60,463 2,917 47,326 16,054 4,064 (4,064) 11,991 Engineering 41,041 1,936 32,688	Aviation	4.008 59,818 17,772 (17,772) 42,046 Personal Accident 32,617 2,093	800,476 198,487 601,988 200,345 (200,345) 401,644 Health Insurance 171,172 6,562	Veather 2,880,035 2,404,830 475,206 277,873 197,333 Crop / Weether 1,509,546 1,257,452	30,499 22,652 7,847 (1.535) 1,535 9,382 Others 77,838	6,514,510 2,917 2,860,427 3,656,999 404,564 (404,564) 3,252,437 Misc Total 4,465,433 4,761 1,499,265	7otal 6,830,673 38,425 3,064,282 3,804,816 447,094 447,094 3,357,722 (Rs. '000) 7otal 4,639,839 44,709 1,623,307 3,061,240
Premium from Direct Business Written: Add: Premium on Reinsurance Accepted Less: Premium on Reinsurance Ceded Net Premium Adjustment for change in Unexpired Risk Reserve: Less: Reserve created during the period Add: Reserve created during the previous year Written back Adjustment for change in Reserve for Unexpired Risk Total Premium Earned (Net) Particulars Premium from Direct Business Written: Add: Premium on Reinsurance Accepted Less: Premium on Reinsurance Ceded Net Premium Adjustment for change in Unexpired Risk Reserve: Less: Reserve created during the period Add: Reserve created during the period	200,677 35,109 165,923 69,863 20,384 (20,384) 49,480 Fire 105,640 39,291 89,411 55,519	115,487 398 37,932 77,953 22,146 (22,146) 55,807 Cerge 68,768 657 34,631 34,794	Others Marine Others	115,487 398 37,932 77,953 (22,146 (22,146) 55,807 Total 68,768 65,7 34,631 34,794	Motor OD 1,575,613 94,276 1,481,337 (153,435) 153,435 1,634,772 Motor OD 1,625,738 95,534 1,530,204	Motor TP 1.021.307 57.820 963,487 57.111 (67,111) 906,376 For the Quarter Er Motor TP 948,358 64,447 883,911	2.596,920 152,097 2,444,824 (96,324) 96,324 2,541,148 ded September 30, Motor Total 2,574,097 159,981 2,414,115	22,518 2,518 3,899 18,620 3,408 3,408 15,210 2017 Workmen's Compensation 15,594 1,688 13,906	Liability 59,772 27,130 32,643 (1,039) 1,039 33,682 Public Liability 43,528 2,825 17,789 28,564	60,463 2,917 47,326 16,054 4,064 4,064 11,991 Engineering 41,041 1,936 32,688 10,288	Aviation	Accident 63,826 4,008 59,818 17,772 (17,772) 42,046 Personal Accident 32,617 2,093 30,523	198,487 198,	Veather 2,880,035 2,404,830 475,206 277,873 197,333 Crop / Weather 1,509,546 1,257,452 252,094	30,499 22,652 7,847 (1.535) 1,535 9,382 Others 77,838 21,012 56,826	6,514,510 2,917 2,860,427 3,656,999 404,564 (404,564) 3,252,437 Misc Total 4,465,433 4,761 1,499,265 2,970,928	Total 6,830,673 38,425 3,064,282 3,804,816 447,094 (447,094 Total 4,639,839 44,709 1,623,307 3,061,240
Premium from Direct Business Written: Add: Premium on Reinsurance Accepted Less: Premium on Reinsurance Ceded Net Premium Adjustment for change in Unexpired Risk Reserve: Less: Reserve created during the period Add: Reserve created during the previous year Written back Adjustment for change in Reserve for Unexpired Risk Total Premium Earned (Net) Particulars Premium from Direct Business Written: Add: Premium on Reinsurance Accepted Less: Premium on Reinsurance Ceded Net Premium Adjustment for change in Unexpired Risk Reserve: Less: Reserve created during the period	200,677 35,109 165,923 69,863 20,384 (20,384) 49,480 Fire 105,640 39,291 89,411	115,487 398 37,932 77,953 22,146 (22,146) 55,807 Cargo 68,768 657 34,631 34,794	Others Marine Others	115,487 398 37,932 77,953 22,146 (22,146) 55,807	Motor OD 1,575,613 94,276 1,481,337 (153,435) 153,435 1,634,772 Motor OD 1,625,738 95,534 1,530,204	Motor TP 1.021.307 57,820 963,487 57,111 (57,111) 906,376 For the Quarter Er Motor TP 948,358 64,447 883,911	2,596,920 152,097 2,444,824 (96,324) 96,324 2,541,148 ded September 30, Motor Total 2,574,097 159,981	2017 Workmen's (3,408) 15,210 2017 Workmen's (Compensation 15,594 1,688 13,906	Liability 59,772 27,130 32,643 (1,039) 1,039 33,682 Public Liability 43,528 2,825 17,789	60,463 2,917 47,326 16,054 4,064 4,064 11,991 Engineering 41,041 1,936 32,688 10,288	Aviation	4.008 59,818 17,772 (17,772) 42,046 Personal Accident 32,617 2,093	800,476 198,487 601,988 200,345 (200,345) 401,644 Health Insurance 171,172 6,562	Weather 2,880,035 2,404,830 475,206 277,873 (277,873) 197,333 Crop / Weather 1,509,546 1,257,452 252,094	30,499 22,652 7,847 (1,535) 1,535 9,382 Others 77,838 21,012 56,826	6,514,510 2,917 2,860,427 3,656,999 404,564 (404,564) 3,252,437 Misc Total 4,465,433 4,761 1,499,265 2,970,928	70tal 6,830,673 38,425 3,064,282 3,804,816 447,094 447,094 3,357,722 (Ra, '000)