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 IRDA1: 27th June, 2008

PREMIUM EARNED (NET)						For the	e Period Ended S	entember 30 20	10									(Rs. '000)
Particulars	Fire	_	Marine		Motor OD	Motor TP	Motor Total	Workmen's	Public	Engineering	Aviation	Personal	Health	Crop / Weather	Credit	Others	Misc Total	Total
		Cargo	Others	Total				Compensation	Liability			Accident	Insurance	Insurance	Insurance			
Premium from Direct Business Written :	11.80.775	4,50,762		4,50,762	38.02.388	28.82.089	66.84.477	50.148	1.90.100	1.90.330		1.80.898	19.80.413	46.72.892	12.686	1.13.314	1.40.75.257	1.57.06.794
Add: Premium on Reinsurance Accepted	1,35,430 10,74,931	6,681 1,49,471	-	6,681	2.33.610	3.14.527	5.48.137	7.759	3,295 81.613	5,867 1,56,149	-	10.550	2.89.113	38.73.205	11.836	64.114	9,161	1,51,273
Less: Premium on Reinsurance Ceded	10./4.931	1,49,4/1	-	1.49.471	2,33,610	3.14.52/	5. 48 .137	7./59	81.613	1.56.149	-	10,550	2.89.113	38./3.205	11.836	64.114	50.42.476 -	62.66.877
Net Premium	2.41.274	3.07.972	-	3.07.972	35.68.778	25.67.562	61,36,340	42,389	1.11.782	40.048	-	1.70.348	16.91.300	7.99.687	850	49.200	90.41.942	95.91.188
Adjustment for change in Unexpired Risk Reserve:				-														
Less: Reserve created during the period	4.64.493	2,37,642	-	2.37.642	35.04.437	25.06.480	60.10.917	42.075	1.04.243	54,490	-	1.49.560	13.42.442	4.64.782	423	53.286	82.22.221	89.24.356
Add: Reserve created during the previous year Written back Adjustment for change in Reserve for Unexpired Risk	3,49,004 (1.15,489)	1,33,749 (1.03,894)	-	1,33,749 (1.03.894)	33,63,291 (1,41,147)	22,84,907 (2,21,573)	56,48,198 (3.62,720)	39,011 (3,064)	81,303 (22,939)	51,698 (2,793)	-	91,442 (58.118)	10,44,688	42,878 (4,21,904)	369 (54)	30,053	70,29,640 (11,92,581)	75,12,393 (14.11.964
				-													-	
Total Premium Earned (Net)	1.25.785	2.04.079	-	2.04.079	34.27.632	23,45,989	57.73.621	39.325	88.842	37.256	-	1,12,230	13.93.546	3.77.783	796	25.967	78.49.363	81.79.226
																		(Rs. '000)
			Marine			For the	e Period Ended S								Credit			
Particulars	Fire	Cargo	Others	Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop / Weather Insurance	Insurance	Others	Misc Total	Total
Premium from Direct Business Written :	5 10 200	2 30 122		2 30 122	30 38 748	18.37.960	48 76 708	45 543	1.30.931	1 27 136	_	1.25.194	16.81.573	28 82 131	11 863	62 348	99,43,428	1 06 83 750
Add: Premium on Reinsurance Accepted	1,56,443	16,107	-	16,107	-	-	-	-	5,296		-	-	-	-	-	-	11,749	1,84,299
Less: Premium on Reinsurance Ceded	5.25.313	84.173	-	84.173	1.81.753	1.00.995	2.82.748	7,967	56.888	1.02.965	-	7.867	3.35.171	24.06.506	11.138	41.426	32,52,676	38.62.162
Net Premium	1.41.330	1.62.056	-	1.62.056	28,56,995	17.36.965	45,93,960	37.576	79.339	30.625	-	1.17.327	13.46.402	4.75.625	726	20.922	67.02.502	70.05.887
Adjustment for change in Unexpired Risk Reserve: Less: Reserve created during the period	2.96.009	1.18.126		1.18.126	30.07.847	17.88.044	47.95.891	36,212	73,483	40.256		96,958	10.43.111	2.77.873	266	24.364	63.88.414	68.02.548
Add: Reserve created during the previous year Written back	2,39,093	58,180	-	58,180	33,96,181	18,40,024	52,36,205	26,983	58,447		-	57.057	5,46,336	66,232	657	18,332	60,41,119	63,38,392
Adjustment for change in Reserve for Unexpired Risk	(56.916)	(59.946)		(59,946)	3.88.334	51.979	4.40.314	(9.229)	(15.036)	(9,386)	-	(39,901)	(4.96.775)	(2.11.641)	391	(6.032)	(3.47.295)	(4.64.156
Total Premium Earned (Net)	84,414	1.02.110	-	1.02.110	32.45.329	17.88.945	50,34,274	28.347	64,303	21,240	_	77.426	8,49,627	2,63,984	1.117	14.890	63.55.208	65.41.731
																		(D- 1000)
						For the	Ouarter Ended S		19									(Rs. '000)
Particulars	Fire	Cargo	Marine	Total	Motor OD	For the	Ouarter Ended S	Workmen's	Public	Engineering	Aviation	Personal	Health	Crop / Weather	Credit	Others	Misc Total	(Rs. '000)
		Cargo	Marine Others	Total		Motor TP	Motor Total	Workmen's Compensation	Public Liability		Aviation	Accident	Insurance	Insurance	Insurance			Total
Premium from Direct Business Written :	3,70,003	2,12,283		2,12,283	Motor OD 19,11,232			Workmen's	Public Liability 65,009	88,499	Aviation -					Others 48,774	93,41,295	Total 99,23,580
						Motor TP	Motor Total	Workmen's Compensation	Public Liability	88,499 2,611	Aviation	Accident	Insurance	Insurance	Insurance			Total 99,23,580 49,872
Premium from Direct Business Written : Add : Premium on Reinsurance Accepted Less : Premium on Reinsurance Ceded	3,70,003 43.860 3.11.817	2,12,283 535 80,593		2,12,283 535 80.593	19,11,232 - 1,17,416	15,31,189 - 1.67.787	34,42,420 - 2.85.202	Workmen's Compensation 25,529 - 3.918	Public Liability 65,009 2.867 13.399	88,499 2.611 73.430	Aviation	1,03,503 - 6.034	9,03,606 - 1.41.833	46,59,061 	4,894 - 4,593	48,774 - 25,977	93,41,295 5.478 44.16.042	99,23,580 49.872 48.08.452
Premium from Direct Business Written : Add : Premium on Reinsurance Accepted Less : Premium on Reinsurance Ceded Net Premium	3,70,003 43,860	2,12,283 535		2,12,283 535	19,11,232	Motor TP 15,31,189	Motor Total 34,42,420	Workmen's Compensation 25,529	Public Liability 65,009 2.867	88,499 2,611	Aviation	1,03,503	9,03,606	46,59,061	<u>1nsurance</u> <u>4,894</u>	48,774	93,41,295 5,478	99,23,580 49.872 48.08.452
Premium from Direct Business Written : Add : Premium on Reinsurance Accepted Less : Premium on Reinsurance Ceded Net Premium Adjustment for change in Unexpired Risk Reserve:	3,70,003 43.860 3.11.817 1.02.045	2,12,283 535 80,593 1,32,225		2,12,283 535 80,593 - 1,32,225	19,11,232 - 1.17.416 17.93.816	15,31,189 	34,42,420 2.85.202 31.57.218	Workmen's Compensation 25,529 - 3,918 21,612	65,009 2.867 13.399 54.478	88,499 2.611 73,430 17.679	Aviation	1,03,503 - 6.034 97.469	9,03,606 - 1,41,833 7,61,773	1nsurance 46,59,061 38.61.656 7.97.405	4,894 - 4,593 300	48,774 - 25,977 22,797	93,41,295 5,478 44,16,042 - 49,30,730	99,23,580 49.872 48.08.452 - 51.65,000
Premium from Direct Business Written : Add : Premium on Reinsurance Accepted Less : Premium on Reinsurance Ceded Net Premium	3,70,003 43.860 3.11.817	2,12,283 535 80,593		2,12,283 535 80.593	19,11,232 - 1,17,416	15,31,189 - 1.67.787	34,42,420 - 2.85.202	Workmen's Compensation 25,529 - 3.918	Public Liability 65,009 2.867 13.399	88,499 2.611 73.430	Aviation	1,03,503 - 6.034	9,03,606 - 1.41.833	46,59,061 	4,894 - 4,593	48,774 - 25,977	93,41,295 5.478 44.16.042	99,23,580 49.872 48.08.452 - 51.65,000
Premium from Direct Business Written: Add: Premium on Reinsurance Accepted Less: Premium on Reinsurance Ceded Net Premium Adjustment for chance in Unexpired Risk Reserve: Less: Reserve created during the period	3,70,003 43.860 3.11.817 1.02.045	2,12,283 535 80,593 1,32,225		2,12,283 535 80,593 - 1,32,225	19,11,232 - 1.17.416 17.93.816	15,31,189 	34,42,420 2.85.202 31.57.218	Workmen's Compensation 25,529 - 3,918 21,612	65,009 2.867 13.399 54.478	88,499 2,611 73,430 17.679	Aviation	1,03,503 - 6.034 97.469	9,03,606 - 1,41,833 7,61,773	1nsurance 46,59,061 38.61.656 7.97.405	4,894 - 4,593 300	48,774 - 25,977 22,797	93,41,295 5,478 44,16,042 - 49,30,730	99,23,580 49,872 48.08,452 51.65,000
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	3,70,003 43,860 3,11,817 1.02,045	2,12,283 535 80,593 1.32.225 22,745	Others	2,12,283 535 80.593 - 1,32,225 - 22,745	19,11,232 1.17,416 17,93.816 35,241	15,31,189 	34,42,420 2.85,202 31,57,218	Workmen's Compensation 25,529 - 3,918 21,612 1,925	65,009 2.867 13.399 54.478	88,499 2,611 73,430 17,679 (2,133)	-	Accident 1,03,503	7,61,773 1,41,004	1nsurance 46,59,061 - 38,61,656 7.97,405 4,64,782	4,894 - 4,593 300	48,774 - 25,977 22,797 7,889 - 7,889	93,41,295 5,478 44,16,042 49,30,730 8,33,595	99,23,580 49,872 48,08,452 51,65,000 8,80,219 (1 8,80,219
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 Addustment for change in Reserve for Unexpired Risk	3,70,003 43,860 3,11,817 1,02,045 23,880	2,12,283 535 80,593 1.32.225 22,745	Others	2,12,283 535 80,593 - 1.32,225 - 22,745	19,11,232 1,17,416 17,93,816 35,241 1 35,241	15,31,189 1.67,787 13.63.402 1,43,874 (1) 1,43.875	34,42,420 2.85,202 31,57,218 1,79,116	25,529 	Public Liability 65,009 2.867 13.399 54.478 4,135 - 4.135	88,499 2,611 73,430 17,679 (2,133)	-	1,03,503 - 6.034 97.469 36,957 - 36,957	7,61,773 1,41,004	1nsurance 46,59,061 38.61,656 7.97,405 4,64,782 4.64,782	4,894 	48,774 - 25,977 22,797 7,889 - 7,889	93,41,295 5,478 44,16,042 - 49,30,730 8,33,595 - 8,33,595	70tal 99.23.58(49.872 48.08.452 51.65.000 8.80,215 (1.8.80.215
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 Addustment for change in Reserve for Unexpired Risk	3,70,003 43,860 3,11,817 1,02,045 23,880	2,12,283 535 80,593 1.32.225 22,745	Others	2,12,283 535 80,593 - 1.32,225 - 22,745	19,11,232 1,17,416 17,93,816 35,241 1 35,241	15,31,189 1,67,787 13,63,402 1,43,874 (1) 1,43,875 12,19,527	34,42,420 2.85,202 31,57,218 1,79,116	25,529 25,529 3,918 21,612 1,925 1,925 19,686	Public Liability 65,009 2,867 13,399 54,478 4,135 4,135 50,343	88,499 2,611 73,430 17,679 (2,133)	-	Accident 1,03,503 6,034 97,469 36,957 60,512	9,03,606 1,41,833 7,61,773 1,41,004 - 1,41,004 6,20,769	1.59.061 	1,894 - 4,593 300 (80) - (80)	48,774 - 25,977 22,797 7,889 - 7,889	93,41,295 5,478 44,16,042 - 49,30,730 8,33,595 - 8,33,595	99,23,580 49,872 48,08,452 51,65,000 8,80,219 (1 8,80,219
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 Addustment for change in Reserve for Unexpired Risk	3,70,003 43,860 3,11,817 1,02,045 23,880	2,12,283 535 80,593 1,32,225 22,745 22,745 1,09,480	Others	2,12,283 535 80,593 1,32,225 22,745 22,745 1,09,480	19,11,232 1,17,416 17,93,816 35,241 1 35,241	15,31,189 1,67,787 13,63,402 1,43,874 (1) 1,43,875 12,19,527	34,42,420 2,85,202 31,57,218 1,79,116 29,78,102	25,529 2,529 3,918 21,612 1,925 1,925 19,686 eptember 30, 2(Workmen's	Public Liability 65,009 2,867 13,399 54,478 4,135 - 4,135 50,343	88,499 2,611 73,430 17,679 (2,133)	-	Accident 1,03,503 - 6,034 97,469 36,957 36,957 60,512	9,03,606 - 1,41,833 7,61,773 - 1,41,004 - 1,41,004 - 6,20,769 - Health	1.64,782 4.64,782 4.64,782 3.32,623	1,894 4,894 4,593 300 (80) - (80) 381	48,774 - 25,977 22,797 7,889 - 7,889	93,41,295 5,478 44,16,042 - 49,30,730 8,33,595 - 8,33,595	70tal 99.23.580 49.872 48.08.452 51.65.000 8.80,219 (1.8.80,219 42.84.781
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 Addi: Reserve created during the previous year Written back Addiustment for change in Reserve for Unexpired Risk Total Premium Earned (Net) Particulars	3,70,003 43,860 3,11,817 1,02,045 23,880 - 23,880 78,165	2,12,283 535 80,593 1,32,225 22,745 22,745 1,09,480	Others	2,12,283 535 80,593 1,32,225 22,745 22,745 1,09,480	19.11.232 - 1.17.416 17.93.816 35.241 1 35.241 17.58.575	15.31,189 16.7.787 13.63.402 1.43,874 (1) 1.43,875 12.19.527 For the Motor TP	34,42,420 2.85,202 31,57,218 1,79,116 1,79,116 29,78,102 Ouarter Ended S Motor Total	25.529 21.612 21.612 1.925 1.925 1.925 Compensation	Public Liability 65,009 2,867 13,399 54,478 4,135 - 4,135 50,343	88,499 2,611 73,430 17,679 (2,133) (2,133) 19,813	-	Accident 1,03,503 6,034 97,469 36,957 36,957 60,512 Personal Accident	9,03,606 1,41,833 7,61,773 1,41,004 1,41,004 6,20,769 Health Insurance	1.59.061 38.61.656 7.97.405 4.64.782 4.64.782 3.32.623 Crop / Weather Insurance	1,894 4,894 4,593 300 (80) - (80) 381 Credit Insurance	48,774 25,977 22,797 7,889 - 7,889 14,908	93.41.295 5.478 44.16.042 49.30.730 8.33.595 8.33.595 40.97.136	99.23.580 49.872 49.872 48.08.452 51.65.000 8.80.219 (18.80.219 42.84.781 (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)	3,70,003 43,860 3,11,817 1,02,045 23,880 78,165	2,12,283 535 80,593 1,32,225 22,745 22,745 1,09,480	Others	2.12.283 535 80.593 1.32.225 22.745 22.745 1.09.480	19,11,232 1,17,416 17,93,816 35,241 1 35,241 17,58,575	15.31,189 1.67.787 13.63.402 1.43.874 (1) 1.43.875 12.19.527	34,42,420 2.85,202 31.57,218 1,79,116 1,79,116 29,78,102 Quarter Ended S	25,529 2,529 3,918 21,612 1,925 1,925 19,686	Public Liability 65,009 2,867 13,399 54,478 4,135 - 4,135 50,343	88,499 2,611 73,430 17,679 (2,133) (2,133) 19,813 Engineering	-	Accident 1,03,503 - 6,034 97,469 36,957 36,957 60,512	9,03,606 - 1,41,833 7,61,773 - 1,41,004 - 1,41,004 - 6,20,769 - Health	1.64,782 4.64,782 4.64,782 3.32,623	1,894 4,894 4,593 300 (80) - (80) 381	48,774 - 25,977 22,797 7,889 - 7,889	93,41,295 5,478 44,16,042 49,30,730 8,33,595 8,33,595 40,97,136	70tal 99.23.580 49.872 49.872 51.65.000 8.80.219 8.80.219 42.84.781 (Rs. '000) Total
Premium from Direct Business Written: Add: Premium on Reinsurance Accepted Less: Premium on Reinsurance Ceded Net Premium Adiustment for change in Unexpired Risk Reserve: Less: Reserve created during the period Add: Reserve created during the periodus year Written back Adiustment for change in Reserve for Unexpired Risk Total Premium Earned (Net) Particulars Premium from Direct Business Written:	3,70,003 43,860 3,11,817 1,02,045 23,880 - 23,880 78,165	2,12,283 535 80,593 1,32,225 22,745 22,745 1,09,480	Others	2,12,283 535 80,593 1,32,225 22,745 22,745 1,09,480	19.11.232 - 1.17.416 17.93.816 35.241 1 35.241 17.58.575	15.31,189 16.7.787 13.63.402 1.43,874 (1) 1.43,875 12.19.527 For the Motor TP	34,42,420 2.85,202 31,57,218 1,79,116 1,79,116 29,78,102 Ouarter Ended S Motor Total	25.529 21.612 21.612 1.925 1.925 1.925 Compensation	Public Liability 65,009 2,867 13,399 54,478 4,135 - 4,135 50,343	88,499 2,611 73,430 17,679 (2,133) (2,133) 19,813	-	Accident 1,03,503 6,034 97,469 36,957 36,957 60,512 Personal Accident	9,03,606 1,41,833 7,61,773 1,41,004 1,41,004 6,20,769 Health Insurance	1.59.061 38.61.656 7.97.405 4.64.782 4.64.782 3.32.623 Crop / Weather Insurance	1,894 4,894 4,593 300 (80) - (80) 381 Credit Insurance	48,774 25,977 22,797 7,889 - 7,889 14,908	93.41.295 5.478 44.16.042 49.30.730 8.33.595 8.33.595 40.97.136	Total 99.23.589.24 49.872 49.872 51.65.000 8.80.219 (1) 8.80.219 42.84.781 (Rs. '000) Total
Premium from Direct Business Written: Add: Premium on Reinsurance Accepted Less: Premium on Reinsurance Ceded Net Premium Adiustment for change in Unexpired Risk Reserve: Less: Reserve created during the period Addi: Reserve created during the period Addi: Reserve created during the previous year Written back Addiustment for change in Reserve for Unexpired Risk Total Premium Earned (Net) Particulars Premium from Direct Business Written: Add: Premium on Reinsurance Accepted	3,70,003 43,860 3,11,817 1,02,045 23,880 78,165 Fire 2,00,677 35,109	2,12,283 535 80,593 1.32,225 22,745 22,745 1.09,480	Others	2,12,283 535 80,593 1,32,225 22,745 22,745 1,09,480 Total	19.11.232 1.17.416 17.93.816 35.241 1 35.241 17.58.575 Motor OD	Motor TP 15.31,189 16.7.787 13.63.402 1.43.874 1.43.875 12.19.527 12.19.527 10.21.30	34,42,420 2.85,202 31,57,218 1,79,116 1,79,116 29,78,102 Ouarter Ended S Motor Total	25.529 21.612 21.612 1.925 1.925 1.925 2.0686 entember 30, 20 Workmen's Compensation 22.518	Public Liability 65,009 2,867 13,399 54,478 4,135 50,343 18 Public Liability 59,772	88,499 2.611 73.430 17.679 (2,133) (2,133) 19.813 Engineering 60.463 2.917	-	Accident 1,03,503 6,034 97,469 36,957 60,512 Personal Accident 63,826	1.41.833 7.61.773 1.41.004 6.20.769 Health Insurance	1.50	Insurance	48,774 25,977 22,797 7,889 7,889 14,908 Others	93.41.295 5.478 44.16.042 49.30,730 8.33,595 8.33,595 40.97,136 Misc Total 65.14.510 2.917	Total 92.3 887 49.887 49.887 49.88-5-5 51.65.000 8.80,219 42.84.781 (Rs. '000) Total 68.30,677 38.424 30.64,283
Premium from Direct Business Written: Add: Premium on Reinsurance Accepted Less: Premium on Reinsurance Ceded Net Premium Adiustment for change in Unexpired Risk Reserve: Less: Reserve created during the period Add: Reserve created during the period Add: Reserve created during the previous year Written back Addiustment 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	3,70,003 43,860 3,11,817 1,02,045 23,880 78,165 Fire 2,00,677 35,109 1,65,923	2,12,283 535 80,593 1.32,225 22,745 22,745 1.09,480 Cargo 1.15,487 398 37,932	Others	2,12,283 535 80,593 1,32,225 22,745 22,745 1,09,480 Total	19.11.232 1.17.416 17.93.816 35.241 35.241 17.58.575 Motor OD 15.75.613 94.276	Motor TP 15.31,189 15.31,189 16.7.787 13.63.402 1.43.875 12.19.527 12.19.527 10.21.307 10.21.307 57.820 15.31,189	34,42,420 2.85,202 31,57,218 1,79,116 1,79,116 29,78,102 Ouarter Ended S Motor Total	Workmen's Compensation 25,529 3,918 21,612 1,925 1,925 1,925 19,686 entember 30, 20 Workmen's Compensation 22,518 3,899	Public Liability 65.009 2.867 13.399 54.478 4.135 50.343 118 Public Liability 59.772 27.130	88,499 2.611 73.430 17.679 (2,133) 19.813 Engineering 60.463 2.917 47.326	-	Accident 1,03,503 6,034 97,469 36,957 36,957 60,512 Personal Accident 63,826 4,008	1.41.833 7.61.773 1.41.004 6.20.769 Health Insurance 8.00.476	Insurance 46,59,061 38,61,656 7,97,405 4,64,782 4,64,782 3,32,623 Crop / Weather Insurance 28,80,035 24,04,830	Insurance	48,774 25,977 22.797 7,889 7,889 14,908 Others 25,883 18,297	93,41,295 5,478 44,16,042 49,30,730 8,33,595 8,33,595 40,97,136 Misc Total 65,14,510 2,917 28,60,427	Total 99.23.5886.299 49.872 49.872 51.65.000 8.80.219 (1.8.80.219 42.84.781 (Rs. '000) Total 68.30.673 38.425 30.64.282
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 Addustment 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	3,70,003 43,860 3,11,817 1,02,045 23,880 78,165 Fire 2,00,677 35,109 1,65,923	2,12,283 535 80,593 1.32,225 22,745 22,745 1.09,480 Cargo 1.15,487 398 37,932	Others	2,12,283 535 80,593 1,32,225 22,745 22,745 1,09,480 Total	19.11.232 1.17.416 17.93.816 35.241 35.241 17.58.575 Motor OD 15.75.613 94.276	Motor TP 15.31,189 15.31,189 16.7.787 13.63.402 1.43.875 12.19.527 12.19.527 10.21.307 10.21.307 57.820 15.31,189	34,42,420 2.85,202 31,57,218 1,79,116 1,79,116 29,78,102 Ouarter Ended S Motor Total	Workmen's Compensation 25,529 3,918 21,612 1,925 1,925 1,925 19,686 entember 30, 20 Workmen's Compensation 22,518 3,899	Public Liability 65.009 2.867 13.399 54.478 4.135 50.343 118 Public Liability 59.772 27.130	88,499 2,611 73,430 17,679 (2,133) (2,133) 19,813 Engineering 60,463 2,917 47,326 16,055	-	Accident 1,03,503 6,034 97,469 36,957 36,957 60,512 Personal Accident 63,826 4,008	1.41.833 7.61.773 1.41.004 6.20.769 Health Insurance 8.00.476	Insurance 46,59,061 38,61,656 7,97,405 4,64,782 4,64,782 3,32,623 Crop / Weather Insurance 28,80,035 24,04,830	Insurance	48,774 25,977 22.797 7,889 7,889 14,908 Others 25,883 18,297	93,41,295 5,478 44,16,042 49,30,730 8,33,595 8,33,595 40,97,136 Misc Total 65,14,510 2,917 28,60,427	Total 99,23,588 49,872 48.08,452 51,65,000 8.80,219 42.84,781 (Rs. '000) Total 68.30,672 38,424 38,04,816
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 period sees were reated 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:	3,70,003 43,860 3,11,817 1.02,045 23,880 78,165 2,00,677 35,109 1,65,923 69,863	2,12,283 535 80,593 1.32,225 22,745 22,745 1.09,480 Cargo 1.15,487 398 37,932 77,953	Others	2.12.283 \$535 80.593 1.32.225 22,745 22,745 1.09.480 Total 1.15.487 398 37.932 77,953	19.11.232 1.17.416 17.93.816 35.241 1 35.241 17.58.575 Motor OD 15.75.613 94.276 14.81,337	15.31,189 1.67,787 13.63.402 1.43,874 (1) 1.43.875 12.19.527 For the Motor TP 10.21.307 57.820 9,63,487	34,42,420 2.85,202 31.57,218 1,79,116 29,78,102 Ouarter Ended S Motor Total 25,96,920 1,52,097 24,44,824	Workmen's Compensation 25,529 21,612 1,925 1,925 19,686 Entember 30, 22 Workmen's Compensation 22,518 3,899 18,620	Public Liability 65.009 2.867 13.399 54.478 4.135 50.343 5	88,499 2,611 73,430 17,679 (2,133) 19,813 Engineering 60,463 2,917 47,326 16,055	-	Accident 1,03,503 6,034 97,469 36,957 36,957 60,512 Personal Accident 63,826 4,008 59,818	1.41.004 1.41.004 1.41.004 1.41.004 1.41.004 1.41.004 1.41.004 1.41.004 1.41.004 1.41.004 1.41.004	Tinsurance 46,59,061 38.61,656 7,97,405 4,64,782 4,64,782 3,32,623 Crop / Weather Insurance 28,80,035 24,04,830 4,75,206	1.593 3.00 (80) - (80) 381 Credit Insurance 4.616 4.355 261	48,774 25,977 22,797 7,889 7,889 14,908 Others 25,883 18,297 7,586	93,41,295 5,478 44,16,042 49,30,730 8,33,595 8,33,595 40,97,136 Misc Total 65,14,510 2,917 28,60,427 36,56,999	70tal 99.23,580 49.877 49.877 51.65,000 8.80,219 (1) 8.80,219 (1) (1) (1) (1) (1) (1) (1) (1) (1) (1)
Premium from Direct Business Written: Add: Premium on Reinsurance Accepted Less: Premium on Reinsurance Ceded Net Premium Adiustment for change in Unexpired Risk Reserve: Less: Reserve created during the period Add: Reserve created during the previous year Written back Addiustment 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 Addustment for change in Unexpired Risk Reserve: Less: Reserve created during the periods year Written back Add: Reserve created during the periods year Written back	3,70,003 43,860 3,11,817 1,02,045 23,880 78,165 Fire 2,00,677 35,109 1,65,923 69,863 20,384	2,12,283 535 80,593 1.32,225 22,745 22,745 1.09,480 Cargo 1.15,487 398 37,932 77,953	Others Marine Others	2.12.283 \$535 80.593 1.32.225 22.745 22.745 1.09.480 Total 1.15.487 398 37.932 77.953	19.11.232 1.17.416 17.93.816 35.241 1.35.241 17.58.575 Motor OD 15.75.613 94.276 14.81.337	15.31,189 1.67,787 13.63.492 1,43,874 (11) 1,43,875 12.19.527 For the Motor TP 10.21,307 57,820 9,63,487 57,111	34,42,420 2,85,202 31,57,218 1,79,116 1,79,116 29,78,102 Ouarter Ended S Motor Total 25,96,920 1,52,097 24,44,824 (96,324)	### Workmen's Compensation 25.529 21.612 1.925	Public Liability 65,009 2,867 13,399 54,478 4,135 50,343 118 Public Liability 59,772 27,130 32,642 (1,039)	88,499 2,611 73,430 17,679 (2,133) (2,133) 19,813 Engineering 60,463 2,917 47,326 16,055 4,064 4,064	Aviation	Accident 1,03,503 6,034 97,469 36,957 36,957 60,512 Personal Accident 63,826 4,008 59,818	1.41.004 1.41.004 5.20.769 Health Insurance 8.00.476 1.98.487 5.00.345	Tinsurance 46,59,061 38.61.656 7.97.405 4.64,782 4.64,782 3.32.623 Crop / Weather Insurance 28.80.035 24.04.830 4,75,206	Insurance	48,774 25,977 22,797 7,889 7,889 14,908 Others 25,883 18,297 7,586 (1,201) (1,201)	93,41,295 5,478 44,16,042 49,30,730 8,33,595 8,33,595 40,97,136 Misc Total 65,14,510 2,917 28,60,427 36,56,999	70tal 99,23,580 49,872 48,08,452 51,65,000 8,80,219 (1 8,80,219 42,84,781 (Rs, '000)