

**FORM NL-21 Statement of Liabilities****Statement of Liabilities****(Rs in Lakhs)**

| Sl.No. | Particular               | As on 30.09.2011             |                                |               |                | As on 30.09.2010             |                                |               |                |
|--------|--------------------------|------------------------------|--------------------------------|---------------|----------------|------------------------------|--------------------------------|---------------|----------------|
|        |                          | Reserves for unexpired risks | Reserve for Outstanding Claims | IBNR Reserves | Total Reserves | Reserves for unexpired risks | Reserve for Outstanding Claims | IBNR Reserves | Total Reserves |
| 1      | <b>Fire</b>              | 31235.14                     | 49947.88                       | 55            | 81238.02       | 24812.01                     | 36264.35                       | 55            | 61131.36       |
| 2      | <b>Marine</b>            |                              |                                |               |                |                              |                                |               |                |
| a      | Marine Cargo             | 10697.76                     | 17693.77                       | 2003          | 30394.53       | 11179.68                     | 15413.84                       | 1383          | 27976.52       |
| b      | Marine Hull              | 3817.32                      | 5411.11                        | 6             | 9234.43        | 3602.37                      | 4927.37                        | 5             | 8534.74        |
| 3      | <b>Miscellaneous</b>     |                              |                                |               |                |                              |                                |               |                |
| a      | Motor                    | 109596.24                    | 348932.66                      | 22287         | 480815.90      | 86153.14                     | 292854.97                      | 20578         | 399586.11      |
| b      | Engineering              | 15663.98                     | 17501.51                       | 19            | 33184.49       | 11889.50                     | 12005.83                       | 6             | 23901.33       |
| c      | Aviation                 | 177.84                       | 1571.94                        | 86            | 1835.78        | 195.86                       | 637.76                         | 5             | 838.62         |
| d      | Liabilities              | 2244.24                      | 1634.46                        | 235           | 4113.70        | 2011.43                      | 1987.82                        | 173           | 4172.25        |
| e      | Others                   | 32721.38                     | 23232.37                       | 5727          | 61680.75       | 30465.54                     | 22756.71                       | 5120          | 58342.25       |
| 4      | <b>Health Insurance</b>  | 89757.86                     | 19780.44                       | 12200         | 121738.30      | 65972.59                     | 18346.87                       | 5943          | 90262.46       |
| 5      | <b>Total Liabilities</b> | 295911.76                    | 485706.14                      | 42618         | 824235.9       | 236282.12                    | 405195.52                      | 33268         | 674745.64      |