

PERIODIC DISCLOSURES
FORM NIL-5-CLAIMS SCHEDULE



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

Date: As on 31st December 2016

Period Ending Dec 31, 2016																
Particulars	Fire	Marine			Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Misc Total	Total
		Cargo	Others	Total												
Claims Paid																
Direct	252,963	3,622,875	-	3,622,875	4,296,582	1,327,639	5,624,221	21,485	2,060	104,875	-	79,236	471,303	84,253	6,387,433	10,263,271
Add : Reinsurance Accepted	235	-	-	-	-	-	-	-	-	865	-	-	-	-	865	1,100
Less : Reinsurance Ceded	146,538	3,548,422	-	3,548,422	215,202	371,294	586,496	1,120	112	91,948	-	10,768	30,011	44,516	764,970	4,459,930
Net Claims Paid	106,661	74,453	-	74,453	4,081,380	956,345	5,037,725	20,364	1,948	13,792	-	68,468	441,293	39,738	5,623,328	5,804,442
Claims Outstanding (including IBNR & IBNER)																
Add : Claims Outstanding at the close of the period (Net of Re-insurance)	242,148	126,167	-	126,167	875,692	12,702,632	13,578,324	30,515	158,910	71,496	-	62,184	211,602	73,027	14,186,060	14,554,375
Less: Claims Outstanding at the beginning of the period (Net of Re-insurance)	246,815	114,294	-	114,294	1,065,485	11,313,807	12,379,293	30,348	105,712	52,789	-	73,035	207,792	146,607	12,995,575	13,356,684
Change in Claims Outstanding	(4,667)	11,873	-	11,873	(189,793)	1,388,825	1,199,032	167	53,198	18,707	-	(10,851)	3,811	(73,580)	1,190,485	1,197,690
Total Claims Incurred	101,994	86,326	-	86,326	3,891,587	2,345,170	6,236,757	20,531	55,147	32,500	-	57,618	445,103	(33,842)	6,813,813	7,002,132
Period Ending Dec 31, 2015																
Particulars	Fire	Marine			Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Misc Total	Total
		Cargo	Others	Total												
Claims Paid																
Direct	311,200	161,279	-	161,279	3,901,469	1,166,059	5,067,528	15,385	1,111	459,841	-	92,181	733,163	150,983	6,520,193	6,992,672
Add : Reinsurance Accepted	13	-	-	-	-	-	-	-	-	173	-	-	-	-	173	186
Less : Reinsurance Ceded	248,572	108,807	-	108,807	197,051	485,722	682,773	855	133	423,463	-	10,832	54,800	63,986	1,236,843	1,594,222
Net Claims Paid	62,641	52,472	-	52,472	3,704,418	680,336	4,384,755	14,531	979	36,551	-	81,349	678,363	86,996	5,283,523	5,398,636
Claims Outstanding (including IBNR & IBNER)																
Add : Claims Outstanding at the close of the period (Net of Re-insurance)	228,559	105,304	-	105,304	1,245,081	10,472,120	11,717,201	33,023	87,133	85,646	-	69,063	191,581	128,037	12,311,685	12,645,548
Less: Claims Outstanding at the beginning of the period (Net of Re-insurance)	148,583	69,929	-	69,929	1,137,114	8,189,063	9,326,177	29,996	38,432	94,660	-	88,466	342,232	41,905	9,961,868	10,180,380
Change in Claims Outstanding	79,976	35,374	-	35,374	107,968	2,283,057	2,391,024	3,027	48,702	(9,014)	-	(19,403)	(150,651)	86,132	2,349,817	2,465,168
Total Claims Incurred	142,618	87,847	-	87,847	3,812,386	2,963,393	6,775,779	17,557	49,680	27,538	-	61,946	527,712	173,128	7,633,341	7,863,804
October 2016-December 2016																
Particulars	Fire	Marine			Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Misc	Total
		Cargo	Others	Total												
Claims Paid																
Direct	38,600	29,287	-	29,287	1,406,385	447,880	1,854,265	5,334	2,047	14,240	-	21,025	163,938	13,966	2,074,815	2,142,702
Add : Reinsurance Accepted	73	-	-	-	-	-	-	-	-	266	-	-	-	-	266	289
Less : Reinsurance Ceded	22,716	11,680	-	11,680	70,132	111,030	181,163	267	106	8,657	-	1,972	10,862	7,340	210,367	244,762
Net Claims Paid	15,907	17,608	-	17,608	1,336,253	336,850	1,673,102	5,068	1,941	5,848	-	19,053	153,076	6,626	1,864,715	1,898,229
Claims Outstanding (including IBNR & IBNER)																
Add : Claims Outstanding at the close of the period (net of Re-insurance)	31,027	24,301	-	24,301	106,456	443,549	550,005	2,750	8,570	6,430	-	11,121	11,984	9,108	599,969	655,296
Less: Claims Outstanding at the beginning of the period (net of Re-insurance)	-	-	-	-	-	-	0	-	-	-	-	-	-	-	(12,379,293)	(12,379,293)
Change in Claims Outstanding	31,027	24,301	-	24,301	106,456	443,549	550,005	2,750	8,570	6,430	-	11,121	11,984	9,108	599,969	655,296
Total Claims Incurred	46,934	41,908	-	41,908	1,442,709	780,399	2,223,108	7,818	10,511	12,278	-	30,174	165,061	15,733	2,464,684	2,553,524
October 2015-December 2015																
Particulars	Fire	Marine			Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Misc	Total
		Cargo	Others	Total												
Claims Paid																
Direct	55,443	73,806	-	73,806	1,282,933	379,132	1,662,064	5,242	213	59,249	-	28,736	187,422	17,936	1,960,863	2,090,112
Add : Reinsurance Accepted	6	-	-	-	-	-	-	-	-	42	-	-	-	-	42	47
Less : Reinsurance Ceded	48,197	59,227	-	59,227	64,580	149,416	213,997	303	70	48,492	-	3,036	10,836	7,694	284,427	391,851
Net Claims Paid	7,252	14,579	-	14,579	1,218,352	229,716	1,448,068	4,939	144	10,799	-	25,700	176,586	10,242	1,676,478	1,698,309
Claims Outstanding (including IBNR & IBNER)																
Add : Claims Outstanding at the close of the period (net of Re-insurance)	95,651	40,400	-	40,400	118,215	676,883	(1,934,561)	1,370	18,908	(7,778)	-	(1,148)	4,681	69,747	(1,848,782)	(1,712,731)
Less: Claims Outstanding at the beginning of the period (net of Re-insurance)	-	-	-	-	-	-	(2,729,658)	-	-	-	-	-	-	-	(2,729,658)	(2,729,658)
Change in Claims Outstanding	95,651	40,400	-	40,400	118,215	676,883	795,997	1,370	18,908	(7,778)	-	(1,148)	4,681	69,747	880,877	1,016,928
Total Claims Incurred	102,903	54,979	-	54,979	1,336,567	906,598	2,243,165	6,309	19,052	3,021	-	24,552	181,267	79,989	2,557,354	2,715,236