

PERIODIC DISCLOSURES																
FORM NR-4-PREMIUM SCHEDULE																
Name of the Insurer: <b>Bharti AXA General Insurance Company Limited</b>																
Registration No: 250 and Date of Registration with the IRDA: 27th June 2008																
Date: As on 31st March 2017																
PREMIUM EARNED (NET)																
Period Ending March 2017																
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												
Premium from Direct Business Written :	497,984	244,200	-	244,200	7,407,947	3,639,039	11,046,985	49,705	204,540	144,773	-	136,702	671,249	144,208	12,398,752	13,140,936
Add : Premium on Reinsurance Accepted	80,569	23,693	-	23,693	-	-	-	-	3,637	10,700	-	-	66	-	14,403	118,665
Less : Premium on Reinsurance Ceded	473,450	118,322	-	118,322	420,422	229,773	650,196	5,473	103,486	120,642	-	9,825	34,315	90,873	1,014,810	1,606,582
<b>Net Premium</b>	<b>105,103</b>	<b>149,571</b>	<b>-</b>	<b>149,571</b>	<b>6,987,525</b>	<b>3,409,266</b>	<b>10,396,789</b>	<b>44,232</b>	<b>104,691</b>	<b>34,831</b>	<b>-</b>	<b>126,877</b>	<b>637,500</b>	<b>53,425</b>	<b>11,398,346</b>	<b>11,693,019</b>
Adjustment for change in Unexpired Risk Reserve																
Reserve created during the period	96,386	42,021	-	42,021	3,491,622	1,758,799	5,250,421	18,809	46,733	23,693	-	53,650	236,843	20,813	5,650,962	5,789,369
Less: Reserve created during the previous year Written back	87,196	77,679	-	77,679	3,393,095	1,499,571	4,892,666	23,977	46,653	31,804	-	61,921	280,492	21,936	5,359,449	5,524,324
<b>Adjustment for change in Reserve for Unexpired Risk</b>	<b>(9,190)</b>	<b>35,658</b>	<b>-</b>	<b>35,658</b>	<b>(1,857,324)</b>	<b>1,499,571</b>	<b>(357,755)</b>	<b>5,168</b>	<b>(80)</b>	<b>8,111</b>	<b>-</b>	<b>8,271</b>	<b>43,649</b>	<b>1,123</b>	<b>(291,513)</b>	<b>(265,044)</b>
<b>Total Premium Earned (Net)</b>	<b>95,913</b>	<b>185,229</b>	<b>-</b>	<b>185,229</b>	<b>6,888,998</b>	<b>3,150,027</b>	<b>10,039,034</b>	<b>49,400</b>	<b>104,611</b>	<b>42,942</b>	<b>-</b>	<b>135,148</b>	<b>681,149</b>	<b>54,548</b>	<b>11,106,832</b>	<b>11,387,975</b>
Period Ending March 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												
Premium from Direct Business Written :	623,566	250,166	-	250,166	7,003,445.25	3,195,674	10,199,119	68,017	189,546	252,241	-	161,880	831,848	158,812	11,861,463	12,744,195
Add : Premium on Reinsurance Accepted	70,299	12,674	-	12,674	793	-	793	-	4,143	13,110	-	-	3	3	18,052	101,025
Less : Premium on Reinsurance Ceded	596,419	116,482	-	116,482	406,522	212,239	618,761	4,352	88,744	226,230	-	12,074	95,970	114,488	1,160,619	1,873,520
<b>Net Premium</b>	<b>97,446</b>	<b>155,358</b>	<b>-</b>	<b>155,358</b>	<b>6,597,717</b>	<b>2,983,435</b>	<b>9,581,151</b>	<b>63,665</b>	<b>104,945</b>	<b>39,121</b>	<b>-</b>	<b>149,806</b>	<b>735,881</b>	<b>44,327</b>	<b>10,718,896</b>	<b>10,971,700</b>
Adjustment for change in Unexpired Risk Reserve																
Reserve created during the period	87,197	77,679	-	77,679	3,393,095	1,499,571	4,892,666	23,977	46,653	31,804	-	61,921	280,492	21,936	5,359,449	5,524,325
Less: Reserve created during the previous year Written back	83,393	40,422	-	40,422	3,740,449	1,644,626	5,385,075	32,482	36,954	50,887	-	82,728	372,734	50,100	6,010,960	6,134,775
<b>Adjustment for change in Reserve for Unexpired Risk</b>	<b>(3,804)</b>	<b>(37,257)</b>	<b>-</b>	<b>(37,257)</b>	<b>347,354</b>	<b>145,055</b>	<b>492,409</b>	<b>8,505</b>	<b>(9,699)</b>	<b>19,083</b>	<b>-</b>	<b>20,807</b>	<b>92,242</b>	<b>28,164</b>	<b>651,511</b>	<b>610,450</b>
<b>Total Premium Earned (Net)</b>	<b>93,642</b>	<b>118,101</b>	<b>-</b>	<b>118,101</b>	<b>6,945,070</b>	<b>3,128,490</b>	<b>10,073,560</b>	<b>72,170</b>	<b>95,245</b>	<b>58,204</b>	<b>-</b>	<b>170,613</b>	<b>828,123</b>	<b>72,492</b>	<b>11,370,407</b>	<b>11,582,151</b>
PREMIUM EARNED (NET)																
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												
Premium from Direct Business Written :	335,903	171,188	-	171,188	5,583,816	2,656,705	8,240,521	38,211	137,292	103,553	-	106,234	541,993	109,301	9,277,106	9,784,197
Add : Premium on Reinsurance Accepted	64,688	21,006	-	21,006	-	-	-	-	3,076	8,024	-	-	66	-	11,166	96,859
Less : Premium on Reinsurance Ceded	315,212	65,497	-	65,497	317,052	167,940	484,992	4,216	61,681	85,215	-	7,268	37,838	66,576	737,775	1,118,485
<b>Net Premium</b>	<b>85,379</b>	<b>126,697</b>	<b>-</b>	<b>126,697</b>	<b>5,266,764</b>	<b>2,488,765</b>	<b>7,755,529</b>	<b>33,996</b>	<b>78,687</b>	<b>26,362</b>	<b>-</b>	<b>98,966</b>	<b>514,231</b>	<b>42,724</b>	<b>8,550,496</b>	<b>8,762,571</b>
Adjustment for change in Unexpired Risk Reserve																
Reserve created during the period	87,482	62,312	-	62,312	3,477,263	1,639,677	5,116,940	19,543	45,069	22,607	-	56,273	267,598	22,262	5,550,292	5,700,086
Less: Reserve created during the previous year Written back	87,197	77,679	-	77,679	3,393,095	1,499,571	4,892,666	23,977	46,653	31,804	-	61,921	280,492	21,936	5,359,449	5,524,324
<b>Adjustment for change in Reserve for Unexpired Risk</b>	<b>(285)</b>	<b>15,367</b>	<b>-</b>	<b>15,367</b>	<b>(84,148)</b>	<b>-</b>	<b>-</b>	<b>4,424</b>	<b>1,584</b>	<b>9,197</b>	<b>-</b>	<b>5,648</b>	<b>12,894</b>	<b>(326)</b>	<b>(190,843)</b>	<b>(175,761)</b>
<b>Total Premium Earned (Net)</b>	<b>85,093</b>	<b>142,064</b>	<b>-</b>	<b>142,064</b>	<b>5,182,596</b>	<b>2,348,660</b>	<b>7,531,256</b>	<b>38,429</b>	<b>80,270</b>	<b>35,559</b>	<b>-</b>	<b>104,613</b>	<b>527,124</b>	<b>42,398</b>	<b>8,359,653</b>	<b>8,586,810</b>

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												
Premium from Direct Business Written :	438,801	184,750	-	184,750	5,250,361.81	2,461,282	7,711,644	55,949	128,924	215,847	-	133,046	719,165	123,303	9,087,877	9,711,428
Add : Premium on Reinsurance Accepted	51,667	6,441	-	6,441	793	-	793	-	4,143	10,702	-	-	3	3	15,644	73,752
Less : Premium on Reinsurance Ceded	413,900	68,648	-	68,648	307,826	163,812	471,638	3,579	54,083	193,839	-	9,651	87,301	85,999	906,030	1,388,578
<b>Net Premium</b>	<b>76,568</b>	<b>122,543</b>	<b>-</b>	<b>122,543</b>	<b>4,943,329</b>	<b>2,297,470</b>	<b>7,240,799</b>	<b>52,370</b>	<b>79,004</b>	<b>32,709</b>	<b>-</b>	<b>123,395</b>	<b>631,867</b>	<b>37,346</b>	<b>8,197,400</b>	<b>8,396,603</b>
Adjustment for change in Unexpired Risk Reserve																
Reserve created during the period	82,154	69,042	-	69,042	3,385,104	1,562,119	4,947,222	29,220	48,198	34,462	-	73,980	364,345	46,712	5,544,139	5,695,335
Less: Reserve created during the previous year Written back	83,393	48,422	-	48,422	3,740,449	1,644,626	5,385,075	32,482	36,954	50,889	-	82,728	372,734	50,100	6,010,960	6,134,774
<b>Adjustment for change in Reserve for Unexpired Risk</b>	<b>1,239</b>	<b>(28,620)</b>	<b>-</b>	<b>(28,620)</b>	<b>355,345</b>	<b>82,508</b>	<b>437,853</b>	<b>3,261</b>	<b>(11,244)</b>	<b>16,426</b>	<b>-</b>	<b>8,747</b>	<b>8,389</b>	<b>3,388</b>	<b>466,821</b>	<b>439,439</b>
<b>Total Premium Earned (Net)</b>	<b>77,806</b>	<b>93,923</b>	<b>-</b>	<b>93,923</b>	<b>5,298,674</b>	<b>2,379,978</b>	<b>7,678,652</b>	<b>55,631</b>	<b>67,760</b>	<b>49,135</b>	<b>-</b>	<b>132,143</b>	<b>640,256</b>	<b>40,734</b>	<b>8,664,311</b>	<b>8,836,039</b>
January 2017-March 2017																
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												
Premium from Direct Business Written :	162,081	73,012	-	73,012	1,824,131	982,333	2,806,464	11,494	67,248	41,220	-	30,467	129,756	34,997	3,121,646	3,356,739
Add : Premium on Reinsurance Accepted	15,881	2,687	-	2,687	-	-	-	-	562	2,676	-	-	-	-	3,238	21,806
Less : Premium on Reinsurance Ceded	158,238	52,825	-	52,825	103,370	61,833	165,204	1,257	41,805	35,427	-	2,557	6,487	24,297	277,035	488,698
<b>Net Premium</b>	<b>19,725</b>	<b>22,875</b>	<b>-</b>	<b>22,875</b>	<b>1,720,761</b>	<b>920,500</b>	<b>2,641,259</b>	<b>10,236</b>	<b>26,004</b>	<b>8,468</b>	<b>-</b>	<b>27,911</b>	<b>123,268</b>	<b>10,701</b>	<b>2,847,849</b>	<b>2,890,448</b>
Adjustment for change in Unexpired Risk Reserve																
Reserve created during the period	8,904	(20,291)	-	(20,291)	14,359	119,123	133,481	(734)	1,664	1,086	-	(2,624)	(30,755)	(1,449)	100,670	89,283
Less: Reserve created during the previous year Written back	(1)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
<b>Adjustment for change in Reserve for Unexpired Risk</b>	<b>(8,905)</b>	<b>20,291</b>	<b>-</b>	<b>20,291</b>	<b>(1,773,158)</b>	<b>1,499,571</b>	<b>(357,755)</b>	<b>734</b>	<b>(1,664)</b>	<b>(1,086)</b>	<b>-</b>	<b>2,624</b>	<b>30,755</b>	<b>1,449</b>	<b>(100,670)</b>	<b>(89,283)</b>
<b>Total Premium Earned (Net)</b>	<b>10,820</b>	<b>43,166</b>	<b>-</b>	<b>43,166</b>	<b>1,706,402</b>	<b>801,377</b>	<b>2,507,778</b>	<b>10,971</b>	<b>24,341</b>	<b>7,383</b>	<b>-</b>	<b>30,535</b>	<b>154,024</b>	<b>12,150</b>	<b>2,747,179</b>	<b>2,801,165</b>
January 2016-March 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												
Premium from Direct Business Written :	184,765	74,416	-	74,416	1,753,083	734,392	2,487,475	12,068	60,622	36,394	-	28,834	112,683	35,509	2,773,586	3,032,767
Add : Premium on Reinsurance Accepted	18,632	6,233	-	6,233	(0)	-	(0)	-	0	2,458	-	-	(0)	(0)	2,468	27,273
Less : Premium on Reinsurance Ceded	182,539	47,834	-	47,834	98,698	48,427	147,123	773	34,681	32,391	-	2,423	8,669	28,529	254,389	484,942
<b>Net Premium</b>	<b>20,858</b>	<b>32,815</b>	<b>-</b>	<b>32,815</b>	<b>1,654,387</b>	<b>685,965</b>	<b>2,340,352</b>	<b>11,295</b>	<b>25,941</b>	<b>6,412</b>	<b>-</b>	<b>26,411</b>	<b>104,014</b>	<b>6,980</b>	<b>2,521,406</b>	<b>2,575,097</b>
Adjustment for change in Unexpired Risk Reserve																
Reserve created during the period	5,043	8,637	-	8,637	7,991	(62,547)	(54,556)	(5,243)	(1,545)	(2,658)	-	(12,059)	(83,853)	(24,776)	(184,680)	(171,010)
Less: Reserve created during the previous year Written back	0	0	-	0	-	-	-	0	(0)	(0)	-	0	(0)	(0)	0	1
<b>Adjustment for change in Reserve for Unexpired Risk</b>	<b>(5,043)</b>	<b>(8,637)</b>	<b>-</b>	<b>(8,637)</b>	<b>(7,991)</b>	<b>62,547</b>	<b>54,556</b>	<b>5,244</b>	<b>1,545</b>	<b>2,657</b>	<b>-</b>	<b>12,060</b>	<b>83,853</b>	<b>24,776</b>	<b>184,680</b>	<b>171,010</b>
<b>Total Premium Earned (Net)</b>	<b>15,836</b>	<b>24,178</b>	<b>-</b>	<b>24,178</b>	<b>1,646,396</b>	<b>748,512</b>	<b>2,394,908</b>	<b>16,538</b>	<b>27,486</b>	<b>9,069</b>	<b>-</b>	<b>38,470</b>	<b>187,867</b>	<b>31,757</b>	<b>2,706,097</b>	<b>2,746,112</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.