

PERIODIC DISCLOSURES																
FORM NI-CL-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 March 2017																
CLAIMS INCURRED (NET)																
(Rs. '000)																
Period Ending March 31, 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												
Claims Paid																
Direct	439,007	3,678,456	-	3,678,456	5,812,132	1,715,899	7,528,031	27,099	3,160	135,434	-	117,955	628,420	109,597	8,549,686	12,667,159
Add : Reinsurance Accepted	306	-	-	-	-	-	-	-	-	1,146	-	-	-	-	1,146	1,452
Less : Reinsurance Ceded	280,020	3,569,087	-	3,569,087	290,605	481,359	771,963	1,401	257	110,021	-	11,635	42,005	61,343	1,000,425	4,949,532
Net Claims Paid	159,293	109,369	-	109,369	5,521,527	1,234,540	6,756,068	25,698	2,903	26,559	-	104,320	586,415	48,454	7,550,425	7,819,079
Claims Outstanding (including IBNR & IBNER)																
Add : Claims Outstanding at the close of the period (Net of Re-insurance)	170,411	134,747	-	134,747	778,291	13,790,825	14,567,115	34,110	176,529	67,840	-	60,733	156,887	58,448	15,121,662	15,436,819
Less: Claims Outstanding at the beginning of the period (Net of Re-insurance)	246,814	114,294	-	114,294	1,065,485	11,313,808	12,379,293	30,348	105,712	52,789	-	73,035	207,792	146,607	12,995,576	13,356,884
Change in Claims Outstanding	(76,404)	20,453	-	20,453	(287,195)	2,477,017	2,187,822	3,761	70,818	15,051	-	(12,302)	(50,904)	(88,159)	2,126,087	2,079,936
Total Claims Incurred	82,890	129,822	-	129,822	5,233,333	3,711,557	8,944,890	29,460	73,720	41,610	-	92,018	535,510	(39,705)	9,676,563	9,889,215
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												
Claims Paid																
Direct	812,494	205,004	-	205,004	5,556,722	1,478,868	7,035,590	23,191	1,315	484,580	-	112,395	990,706	175,842	8,823,615	9,941,063
Add : Reinsurance Accepted	18	-	-	-	-	-	-	-	-	188	-	-	-	-	188	208
Less : Reinsurance Ceded	688,579	125,632	-	125,632	279,441	593,053	872,494	1,304	324	439,719	-	12,871	87,286	73,298	1,487,296	2,301,507
Net Claims Paid	123,883	79,372	-	79,372	5,277,281	885,815	6,163,096	21,887	991	45,049	-	99,520	903,420	102,544	7,336,507	7,539,762
Claims Outstanding (including IBNR & IBNER)																
Add : Claims Outstanding at the close of the period (Net of Re-insurance)	246,815	114,294	-	114,294	1,065,485	11,313,808	12,379,293	30,348	105,712	52,789	-	73,035	207,792	146,607	12,995,576	13,356,885
Less: Claims Outstanding at the beginning of the period (Net of Re-insurance)	148,583	69,529	-	69,529	1,494,094	7,522,083	9,016,177	29,996	38,432	94,660	-	88,466	242,232	41,905	9,561,868	10,180,380
Change in Claims Outstanding	98,232	44,765	-	44,765	(428,609)	3,791,725	3,363,116	352	67,280	(41,871)	-	(15,431)	(134,440)	104,702	3,033,708	3,176,505
Total Claims Incurred	222,115	123,737	-	123,737	4,938,673	4,277,539	9,216,212	22,239	68,271	3,178	-	84,089	768,980	207,246	10,376,215	10,716,067
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	-	38,768	30,011	44,516	764,970	4,099,430
Net Claims Paid	106,641	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	5,904,442
Claims Outstanding (including IBNR & IBNER)																
Add : Claims Outstanding at the close of the period (Net of Re-insurance)	242,148	126,167	-	126,167	875,690	12,702,632	13,578,324	36,515	158,919	71,496	-	62,249	211,602	72,027	14,186,080	14,594,375
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	13,356,884
Change in Claims Outstanding	(4,667)	11,873	-	11,873	(189,795)	1,388,825	1,199,031	167	53,187	18,707	-	(10,851)	3,811	(73,580)	1,190,495	1,237,491
Total Claims Incurred	101,994	86,326	-	86,326	3,891,587	2,345,170	6,236,757	20,531	55,147	32,590	-	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	311,280	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	6,520,293	6,992,672
Add : Reinsurance Accepted	71	-	-	-	-	-	-	-	-	173	-	-	-	-	173	186
Less : Reinsurance Ceded	248,577	108,807	-	108,807	197,051	485,722	682,773	855	133	423,463	-	30,832	54,800	63,986	1,236,943	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	69,529	-	69,529	1,137,114	8,189,063	9,326,177	29,996	38,432	94,660	-	88,466	342,232	41,905	9,561,888	10,180,380
Change in Claims Outstanding	79,976	35,774	-	35,774	107,968	2,283,057	2,391,024	3,027	48,701	(9,014)	-	(19,403)	(150,651)	86,132	2,749,817	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
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
		Cargo	Others	Total												
Claims Paid																
Direct	186,044	55,581	-	55,581	1,515,550	388,260	1,903,810	5,614	1,101	30,559	-	38,739	157,117	25,343	2,162,263	2,403,888
Add : Reinsurance Accepted	71	-	-	-	-	-	-	-	-	282	-	-	-	-	282	353
Less : Reinsurance Ceded	133,462	20,665	-	20,665	75,403	110,064	185,467	281	145	18,073	-	2,867	11,994	16,627	235,455	389,603
Net Claims Paid	52,632	34,916	-	34,916	1,440,147	278,196	1,718,343	5,333	956	12,767	-	35,852	145,123	8,716	1,927,088	2,014,637
Claims Outstanding (including IBNR & IBNER)																
Add : Claims Outstanding at the close of the period (Net of Re-insurance)	(71,730)	8,580	-	8,580	(99,401)	1,088,192	988,791	3,594	17,619	(3,656)	-	(1,451)	(54,715)	(14,580)	935,602	872,444
Less: Claims Outstanding at the beginning of the period (Net of Re-insurance)	(11)	-	-	-	0	0	0	-	-	-	-	-	-	-	15	20
Change in Claims Outstanding	(71,730)	8,580	-	8,580	(99,401)	1,088,192	988,791	3,594	17,619	(3,656)	-	(1,451)	(54,715)	(14,580)	935,603	872,445
Total Claims Incurred	(19,105)	43,496	-	43,496	1,340,746	1,366,388	2,707,134	8,929	18,574	9,111	-	34,400	90,406	(5,863)	2,862,690	2,887,083
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
		Cargo	Others	Total												
Claims Paid																
Direct	501,244	43,725	-	43,725	1,655,253	312,809	1,968,062	7,856	204	24,739	-	20,210	257,543	24,859	2,303,422	2,848,391
Add : Reinsurance Accepted	15	-	-	-	-	-	-	-	-	15	-	-	-	-	15	20
Less : Reinsurance Ceded	440,007	16,825	-	16,825	82,390	107,331	189,721	449	191	16,256	-	2,039	32,486	9,312	250,635	707,286
Net Claims Paid	61,242	26,900	-	26,900	1,572,863	205,478	1,778,341	7,356	12	8,498	-	18,171	225,057	15,548	2,052,983	2,141,126
Claims Outstanding (including IBNR & IBNER)																
Add : Claims Outstanding at the close of the period (Net of Re-insurance)	18,256	8,990	-	8,990	(179,596)	941,688	662,092	(2,675)	18,579	(32,857)	-	3,972	16,211	18,570	683,891	711,137
Less: Claims Outstanding at the beginning of the period (Net of Re-insurance)	0	(0)	-	(0)	266,580	(266,580)	(0)	(0)	0	0	-	0	(0)	(0)	0	0
Change in Claims Outstanding	18,256	8,990	-	8,991	(446,576)	1,108,668	662,092	(2,675)	18,579	(24,857)	-	3,972	16,211	18,570	683,891	711,137
Total Claims Incurred	79,497	35,890	-	35,890	1,126,287	1,314,146	2,440,433	4,682	18,581	(34,360)	-	22,143	241,268	34,118	2,736,874	2,852,842