

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 IRDA : 27th June 2008

Date: As on 30th September 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 :	247,268	169,501	-	169,501	3,189,819	1,821,202	5,011,022	29,888	104,422	78,867	-	84,711	441,906	1,636,007	7,386,824	7,803,592
Add : Premium on Reinsurance Accepted	56,725	9,431	-	9,431	-	-	-	-	2,825	4,922	-	-	-	-	7,747	73,903
Less : Premium on Reinsurance Ceded	201,181	90,245	-	90,245	187,431	126,033	313,464	3,235	47,061	63,236	-	5,466	28,376	1,299,767	1,760,606	2,052,032
				-			-								-	-
Net Premium	102,812	88,687	-	88,687	3,002,388	1,695,169	4,697,558	26,653	60,186	20,553	-	79,245	413,530	336,240	5,633,965	5,825,464
				-												
Adjustment for change in Unexpired Risk Reserve				-												
Reserve created during the period	159,019	66,975	-	66,975	3,123,842	1,759,023	4,882,865	23,615	55,329	25,304	-	70,757	330,184	181,329	5,569,383	5,795,377
Less: Reserve created during the previous year Written back	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
Adjustment for change in Reserve for Unexpired Risk	(62,633)	(24,954)	-	(24,954)	367,780	(224)	367,556	(4,806)	(8,595)	(1,612)	-	(17,107)	(93,341)	(160,516)	81,578	(6,008)
				-											-	-
Total Premium Earned (Net)	40,179	63,733	-	63,733	3,370,168	1,694,945	5,065,113	21,847	51,590	18,941	-	62,137	320,188	175,724	5,715,543	5,819,455

For the Period Ending Sep 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 :	242,483	120,825	-	120,825	3,570,777	1,734,832	5,305,609	27,604	102,699	77,022	-	79,064	409,937	78,304	6,080,239	6,443,546
Add : Premium on Reinsurance Accepted	55,814	16,445	-	16,445	-	-	-	-	3,076	5,817	-	-	66	-	8,959	81,218
Less : Premium on Reinsurance Ceded	234,038	43,931	-	43,931	202,621	109,713	312,334	3,055	50,122	64,102	-	5,414	21,230	46,562	502,819	780,788
				-												
Net Premium	64,259	93,339	-	93,339	3,368,156	1,625,119	4,993,275	24,549	55,652	18,738	-	73,649	388,773	31,742	5,586,379	5,743,977
Adjustment for change in Unexpired Risk Reserve																
Reserve created during the period	91,168	68,554	-	68,554	3,314,210	1,558,568	4,872,778	21,162	48,293	24,211	-	64,838	304,617	26,361	5,362,260	5,521,982
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
Adjustment for change in Reserve for Unexpired Risk	(3,971)	9,125	-	9,125	78,885	(58,997)	19,888	2,815	(1,640)	7,592	-	(2,917)	(24,126)	(4,425)	(2,811)	2,343
				-											-	-
Total Premium Earned (Net)	60,287	102,464	-	102,464	3,447,041	1,566,122	5,013,163	27,364	54,012	26,330	-	70,732	364,647	27,317	5,583,568	5,746,319

For the quarter Ending Sep 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 :	105,640	68,768	-	68,768	1,625,737	948,358	2,574,096	15,594	43,528	41,041	-	32,617	171,172	1,587,384	4,465,432	4,639,839
Add : Premium on Reinsurance Accepted	39,291	657	-	657	-	-	-	-	2,825	1,936	-	-	-	-	4,761	44,709
Less : Premium on Reinsurance Ceded	89,411	34,631	-	34,631	95,534	64,447	159,981	1,688	17,789	32,688	-	2,093	6,562	1,278,464	1,499,265	1,623,307
				-												
Net Premium	55,519	34,794	-	34,794	1,530,203	883,911	2,414,114	13,906	28,564	10,288	-	30,523	164,610	308,920	2,970,927	3,061,241
				-												
Adjustment for change in Unexpired Risk Reserve				-												
Reserve created during the period	33,290	3,202	-	3,202	(144,044)	34,611	(109,433)	2,698	1,576	1,008	-	(1,041)	(1,727)	152,526	45,608	82,101
Less: Reserve created during the previous year Written back			-								-					
Adjustment for change in Reserve for Unexpired Risk	(33,290)	(3,202)	-	(3,202)	144,044	(34,611)	109,433	(2,698)	(1,576)	(1,008)	-	1,041	1,727	(152,526)	(45,608)	(82,101)

				-											-	-
Total Premium Earned (Net)	22,229	31,591	-	31,591	1,674,247	849,300	2,523,547	11,208	26,987	9,280	-	31,564	166,337	156,394	2,925,319	2,979,140

For the quarter Ending Sep 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 :	77,488	40,434	-	40,434	1,820,392	872,444	2,692,836	12,471	38,043	27,348	-	30,733	157,028	43,673	3,002,130	3,120,052
Add : Premium on Reinsurance Accepted	14,519	7,182	-	7,182	-	-	-	-	799	3,246	-	-	3	-	4,048	25,749
Less : Premium on Reinsurance Ceded	61,052	13,503	-	13,503	103,158	55,190	158,348	1,365	19,751	22,525	-	2,113	7,325	26,456	237,884	312,438
Net Premium	30,955	34,113	-	34,113	1,717,234	817,254	2,534,487	11,106	19,091	8,069	-	28,619	149,706	17,216	2,768,294	2,833,363
Adjustment for change in Unexpired Risk Reserve																
Reserve created during the period	8,195	(8,333)	-	(8,333)	22,812	47,314	70,126	(1,080)	(7,134)	(2,654)	-	(5,342)	(22,206)	4,334	36,045	35,908
Less: Reserve created during the previous year Written back	-	-	-	-	0	(0)	(0)	-	-	-	-	-	-	-	(0)	(0)
Adjustment for change in Reserve for Unexpired Risk	(8,195)	8,333	-	8,333	(22,812)	(47,314)	(70,126)	1,080	7,134	2,654	-	5,342	22,206	(4,334)	(36,045)	(35,908)
Total Premium Earned (Net)	22,760	42,446	-	42,446	1,694,421	769,940	2,464,361	12,185	26,223	10,723	-	33,961	171,912	12,881	2,732,249	2,797,455