

PERIODIC DISCLOSURES

FORM NI-5-CLAIMS SCHEDULE

Name of the Insurer: **BHARTI AXA General Insurance Company Limited**
 Registration No: 150 and Date of Registration with the IRDA: 27th June 2008

Date: 31st December 2017

(Rs. '000)

For the Period Ending Dec 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	385,281	200,902	-	200,902	3,593,601	2,011,886	5,605,487	20,241	17,895	133,762	-	77,117	451,878	67,824	6,374,114	6,960,297
Add : Reinsurance Accepted	3,070	-	-	3,070	-	-	-	-	-	294	-	-	-	284	3,364	3,364
Less : Reinsurance Ceded	347,684	122,095	-	122,095	415,757	483,112	898,869	1,099	2,412	105,740	-	5,780	33,209	37,456	1,084,365	1,554,244
Net Claims Paid	38,667	78,807	-	78,807	3,177,843	1,528,775	4,706,618	19,141	15,392	28,307	-	71,337	418,669	30,369	5,289,833	5,407,307
Claims Outstanding (Including IBNR & IBNER)																
Add : Claims Outstanding at the close of the period (Net of Re-insurance)	180,074	164,471	-	164,471	1,365,453	14,900,556	16,266,009	30,844	89,710	74,556	-	73,863	223,705	467,874	17,234,961	17,579,506
Less: Claims Outstanding at the beginning of the period (Net of Re-insurance)	170,411	134,747	-	134,747	776,291	13,790,825	14,567,115	34,110	176,529	62,840	-	60,733	156,897	58,448	15,121,663	15,426,820
Change in Claims Outstanding	9,663	29,724	-	29,724	589,162	1,109,731	1,698,893	4,734	(86,819)	12,716	-	13,130	66,817	409,426	2,113,298	2,152,686
Total Claims Incurred	48,330	108,532	-	108,532	3,767,005	2,638,506	6,405,511	23,876	(71,426)	35,423	-	84,467	485,486	439,794	7,403,131	7,559,991
For the Period Ending Dec 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	-	-	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)	247,148	126,167	-	126,167	875,831	12,702,493	13,578,324	30,515	158,910	71,496	-	62,184	211,602	73,027	14,186,060	14,554,175
Less: Claims Outstanding at the beginning of the period (Net of Re-insurance)	246,815	114,294	-	114,294	1,065,495	11,313,807	12,379,293	30,348	105,712	52,789	-	73,035	207,792	146,607	12,995,572	13,156,684
Change in Claims Outstanding	(4,667)	11,873	-	11,873	(189,664)	1,388,686	1,199,031	1,67	53,198	19,707	-	(10,851)	3,811	(73,580)	1,190,488	1,157,691
Total Claims Incurred	101,994	86,326	-	86,326	3,891,726	2,345,030	6,236,757	20,531	55,147	32,500	-	57,618	445,103	(33,842)	6,813,813	7,002,132
For the quarter Ending Dec 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	181,415	108,115	-	108,115	1,124,605	658,881	1,783,486	9,003	17,762	30,971	-	28,158	168,726	13,820	2,051,926	2,341,456
Add : Reinsurance Accepted	255	-	-	255	-	-	-	-	-	108	-	-	-	-	108	281
Less : Reinsurance Ceded	171,132	78,345	-	78,345	56,443	158,492	214,933	450	2,410	21,248	-	1,675	13,814	10,254	264,786	514,282
Net Claims Paid	10,538	29,770	-	29,770	1,068,162	500,389	1,568,553	8,553	15,352	9,829	-	26,483	154,912	3,566	1,787,246	1,827,555
Claims Outstanding (Including IBNR & IBNER)																
Add : Claims Outstanding at the close of the period (Net of Re-insurance)	2,551	31,624	-	31,624	40,116	342,360	382,476	3,804	7,551	(17,896)	-	12,953	43,966	288,901	721,755	755,930
Less: Claims Outstanding at the beginning of the period (Net of Re-insurance)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in Claims Outstanding	2,551	31,624	-	31,624	40,116	342,360	382,476	3,804	7,551	(17,896)	-	12,953	43,966	288,901	721,755	755,930
Total Claims Incurred	13,090	61,395	-	61,395	1,108,280	842,749	1,951,029	12,357	22,903	(8,067)	-	39,436	198,878	292,466	2,509,001	2,583,484
For the quarter Ending Dec 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	38,600	29,287	-	29,287	1,407,466	446,799	1,854,265	5,334	2,047	14,240	-	21,025	163,938	13,956	2,074,815	2,142,702
Add : Reinsurance Accepted	23	-	-	23	-	-	-	-	-	266	-	-	-	-	266	289
Less : Reinsurance Ceded	22,716	11,680	-	11,680	70,219	110,944	181,163	267	108	8,657	-	1,972	10,802	7,340	210,367	244,762
Net Claims Paid	15,907	17,608	-	17,608	1,337,247	335,855	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	27,206	522,800	550,005	2,750	8,570	6,430	-	11,121	11,984	9,108	599,969	655,295
Less: Claims Outstanding at the beginning of the period (Net of Re-insurance)	-	-	-	-	(61)	(61)	(61)	-	-	-	-	-	-	-	(61)	(10)
Change in Claims Outstanding	31,027	24,301	-	24,301	27,267	522,861	550,066	2,750	8,570	6,430	-	11,121	11,984	9,108	599,969	655,285
Total Claims Incurred	46,924	41,908	-	41,908	1,364,453	858,655	2,223,108	7,818	10,511	12,278	-	30,174	165,061	15,733	2,464,683	2,553,524