

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 IRDAI : 27th June 2008



Date: 31st March 2018

PREMIUM EARNED (NET)

For the Year Ended March 31, 2018																	
Particulars	Fire	Marine			Motor OD	Motor TP	Motor Total	Workmen's Compensatio	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop / Weather	Others	Misc Total	Total
		Cargo	Others	Total													
Premium from Direct Business Written :	610,510	313,911	-	313,911	6,938,700	3,800,049	10,738,749	61,611	229,840	174,564	-	143,022	1,343,548	3,794,553	125,502	16,611,389	17,535,810
Add : Premium on Reinsurance Accepted	146,587	19,639	-	19,639	-	-	-	-	4,517	10,337	-	-	-	-	2	14,856	181,082
Less : Premium on Reinsurance Ceded	519,569	177,513	-	177,513	418,939	233,307	652,246	6,668	108,129	139,946	-	9,300	166,472	3,166,754	87,012	4,336,528	5,033,610
<b>Net Premium</b>	<b>237,528</b>	<b>156,037</b>	<b>-</b>	<b>156,037</b>	<b>6,519,761</b>	<b>3,566,742</b>	<b>10,086,503</b>	<b>54,942</b>	<b>126,228</b>	<b>44,955</b>	<b>-</b>	<b>133,722</b>	<b>1,177,076</b>	<b>627,799</b>	<b>38,492</b>	<b>12,289,716</b>	<b>12,683,281</b>
Adjustment for change in Unexpired Risk Reserve:																	
Less: Reserve created during the period	239,093	58,180	-	58,180	3,396,181	1,840,024	5,236,205	26,983	58,447	30,871	-	57,057	546,336	66,232	18,989	6,041,119	6,338,292
Add: 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
<b>Adjustment for change in Reserve for Unexpired Risk</b>	<b>(142,708)</b>	<b>(16,159)</b>	<b>-</b>	<b>(16,159)</b>	<b>95,441</b>	<b>(81,225)</b>	<b>14,216</b>	<b>(8,174)</b>	<b>(11,714)</b>	<b>(7,178)</b>	<b>-</b>	<b>(3,407)</b>	<b>(309,493)</b>	<b>(66,232)</b>	<b>1,824</b>	<b>(390,157)</b>	<b>(549,024)</b>
<b>Total Premium Earned (Net)</b>	<b>94,820</b>	<b>139,879</b>	<b>-</b>	<b>139,879</b>	<b>6,615,202</b>	<b>3,485,518</b>	<b>10,100,719</b>	<b>46,769</b>	<b>114,514</b>	<b>37,776</b>	<b>-</b>	<b>130,315</b>	<b>867,583</b>	<b>561,567</b>	<b>40,316</b>	<b>11,899,559</b>	<b>12,134,258</b>

For the Year Ended March 31, 2017																	
Particulars	Fire	Marine			Motor OD	Motor TP	Motor Total	Workmen's Compensatio	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop / Weather	Others	Misc Total	Total
		Cargo	Others	Total													
Premium from Direct Business Written :	497,984	244,200	-	244,200	7,407,946	3,639,039	11,046,985	49,705	204,540	144,773	-	136,702	671,749	-	144,298	12,398,751	13,140,935
Add : Premium on Reinsurance Accepted	80,569	23,693	-	23,693	-	-	-	-	3,637	10,700	-	-	66	-	-	14,403	118,664
Less : Premium on Reinsurance Ceded	473,450	118,322	-	118,322	420,423	229,773	650,196	5,473	103,486	120,642	-	9,825	34,315	-	90,873	1,014,809	1,606,581
<b>Net Premium</b>	<b>105,102</b>	<b>149,570</b>	<b>-</b>	<b>149,570</b>	<b>6,987,524</b>	<b>3,409,265</b>	<b>10,396,789</b>	<b>44,232</b>	<b>104,692</b>	<b>34,832</b>	<b>-</b>	<b>126,877</b>	<b>637,500</b>	<b>-</b>	<b>53,425</b>	<b>11,398,346</b>	<b>11,653,019</b>
Adjustment for change in Unexpired Risk Reserve:																	
Less: 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
Add: 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	5,524,323
<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>(98,527)</b>	<b>(259,228)</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>-</b>	<b>1,123</b>	<b>(291,513)</b>	<b>(265,046)</b>
<b>Total Premium Earned (Net)</b>	<b>95,912</b>	<b>185,228</b>	<b>-</b>	<b>185,228</b>	<b>6,888,997</b>	<b>3,150,037</b>	<b>10,039,034</b>	<b>49,399</b>	<b>104,611</b>	<b>42,943</b>	<b>-</b>	<b>135,148</b>	<b>681,149</b>	<b>-</b>	<b>54,548</b>	<b>11,106,832</b>	<b>11,387,973</b>

For the Quarter Ended March 31, 2018																	
Particulars	Fire	Marine			Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop / Weather	Others	Misc Total	Total
		Cargo	Others	Total													
Premium from Direct Business Written :	207,221	78,292	-	78,292	1,794,253	944,307	2,738,560	17,605	76,289	60,067	-	25,862	543,790	1,267,042	15,571	4,744,786	5,030,300
Add : Premium on Reinsurance Accepted	53,522	7,136	-	7,136	-	-	-	-	664	2,830	-	-	-	-	2	3,495	64,154
Less : Premium on Reinsurance Ceded	179,198	51,233	-	51,233	110,303	57,550	167,853	1,906	40,706	47,965	-	1,660	101,284	1,061,338	27,919	1,450,630	1,681,062
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Net Premium</b>	<b>81,546</b>	<b>34,195</b>	<b>-</b>	<b>34,195</b>	<b>1,683,950</b>	<b>886,757</b>	<b>2,570,707</b>	<b>15,700</b>	<b>36,246</b>	<b>14,931</b>	<b>-</b>	<b>24,203</b>	<b>442,507</b>	<b>205,704</b>	<b>(12,346)</b>	<b>3,297,651</b>	<b>3,413,392</b>
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in Unexpired Risk Reserve:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Reserve created during the period	49,480	(3,006)	-	(3,006)	78,372	2,915	81,287	2,824	2,682	4,897	-	(10,321)	111,437	18,315	341	211,462	257,937
Add: Reserve created during the previous year Written back	-	-	-	-	(0)	(0)	(0)	-	-	-	-	-	-	-	0	-	-
<b>Adjustment for change in Reserve for Unexpired Risk</b>	<b>(49,480)</b>	<b>3,006</b>	<b>-</b>	<b>3,006</b>	<b>(78,372)</b>	<b>(2,915)</b>	<b>(81,287)</b>	<b>(2,824)</b>	<b>(2,682)</b>	<b>(4,897)</b>	<b>-</b>	<b>10,321</b>	<b>(111,437)</b>	<b>(18,315)</b>	<b>(341)</b>	<b>(211,462)</b>	<b>(257,937)</b>
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Premium Earned (Net)</b>	<b>32,065</b>	<b>37,200</b>	<b>-</b>	<b>37,200</b>	<b>1,605,578</b>	<b>883,842</b>	<b>2,489,419</b>	<b>12,876</b>	<b>33,564</b>	<b>10,033</b>	<b>-</b>	<b>34,523</b>	<b>331,070</b>	<b>187,390</b>	<b>(12,687)</b>	<b>3,086,189</b>	<b>3,155,455</b>

For the Quarter Ended March 31, 2017																	
Particulars	Fire	Marine			Motor OD	Motor TP	Motor Total	Workmen's Compensatio	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop / Weather	Others	Misc Total	Total
		Cargo	Others	Total													
Premium from Direct Business Written :	162,081	73,012	-	73,012	1,824,130	982,333	2,806,464	11,494	67,248	41,220	-	30,467	129,756	-	34,997	3,121,645	3,356,738
Add : Premium on Reinsurance Accepted	15,881	2,687	-	2,687	-	-	-	-	562	2,676	-	-	-	-	-	3,238	21,805
Less : Premium on Reinsurance Ceded	158,238	52,825	-	52,825	103,371	61,833	165,204	1,257	41,805	35,427	-	2,557	6,487	-	24,297	277,033	488,096
<b>Net Premium</b>	<b>19,724</b>	<b>22,874</b>	<b>-</b>	<b>22,874</b>	<b>1,720,760</b>	<b>920,500</b>	<b>2,641,260</b>	<b>10,236</b>	<b>26,005</b>	<b>8,469</b>	<b>-</b>	<b>27,910</b>	<b>123,268</b>	<b>-</b>	<b>10,700</b>	<b>2,847,849</b>	<b>2,890,447</b>
Adjustment for change in Unexpired Risk Reserve:																	
Less: 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
Add: Reserve created during the previous year Written back	(1)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(1)
<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>(14,359)</b>	<b>(119,123)</b>	<b>(133,481)</b>	<b>734</b>	<b>(1,664)</b>	<b>(1,086)</b>	<b>-</b>	<b>2,624</b>	<b>30,755</b>	<b>-</b>	<b>1,449</b>	<b>(100,670)</b>	<b>(89,284)</b>
<b>Total Premium Earned (Net)</b>	<b>10,819</b>	<b>43,165</b>	<b>-</b>	<b>43,165</b>	<b>1,706,401</b>	<b>801,377</b>	<b>2,507,778</b>	<b>10,970</b>	<b>24,340</b>	<b>7,384</b>	<b>-</b>	<b>30,534</b>	<b>154,024</b>	<b>-</b>	<b>12,149</b>	<b>2,747,179</b>	<b>2,801,163</b>