

PERIODIC DISCLOSURES

FORM NL-5-CLAIMS 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

CLAIMS INCURRED [NET]

(Rs. '000)

Particulars	Fire	Marine			For the Year Ended March 31, 2018			Workmen's Compensation	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop / Weather Insurance	Others	Misc Total	Total
		Cargo	Others	Total	Motor OD	Motor TP	Motor Total										
Claims Paid																	
Direct	456,034	260,222	-	260,222	4,806,929	2,214,233	7,021,162	29,246	20,876	157,643	-	194,456	736,761	-	86,561	8,156,204	8,822,966
Advt - Reinsurance Accepted	5,949	5,926	-	5,926	-	-	-	-	-	483	-	-	-	-	-	116	12,966
Less - Reinsurance Ceded	365,759	150,743	-	150,743	502,813	263,394	766,207	1,627	5,123	130,270	-	14,029	50,745	-	45,623	1,013,626	1,530,126
Net Claims Paid	46,224	115,405	-	115,405	4,304,116	1,950,839	6,254,955	27,619	15,752	27,798	-	90,427	686,015	-	40,938	7,143,496	7,305,130
Claims Outstanding (including IBNR & IBNER):																	
Advt - Claims Outstanding at the close of the period (net of Re-insurance)	184,753	153,982	-	153,982	1,280,785	15,387,328	16,568,114	43,815	130,847	86,208	-	101,658	322,419	477,609	119,525	17,850,286	18,189,025
Less: Claims Outstanding at the beginning of the period (net of Re-insurance)	170,411	134,747	-	134,747	776,290	13,790,825	14,567,115	34,110	176,529	67,840	-	60,733	156,887	-	50,448	15,121,662	15,426,815
Change in Claims Outstanding	14,342	19,235	-	19,235	504,495	1,496,503	2,000,999	9,705	(45,582)	18,368	-	40,924	165,531	477,609	61,077	2,728,624	2,762,206
Total Claims Incurred	60,564	134,642	-	134,642	4,808,611	3,447,343	8,255,954	37,324	(29,830)	46,166	-	131,351	851,547	477,609	102,015	9,872,120	10,067,326

Particulars	Fire	Marine			For the Year Ended March 31, 2017			Workmen's Compensation	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop / Weather Insurance	Others	Misc Total	Total
		Cargo	Others	Total	Motor OD	Motor TP	Motor Total										
Claims Paid																	
Direct	432,248	3,675,626	-	3,675,626	5,812,132	1,715,899	7,528,031	27,099	3,160	135,433	-	117,955	628,420	-	109,520	8,649,025	12,057,558
Advt - Reinsurance Accepted	7,965	2,831	-	2,831	-	-	-	-	-	1,158	-	-	-	-	-	1,158	13,044
Less - Reinsurance Ceded	280,020	3,569,087	-	3,569,087	290,604	461,359	751,963	1,401	257	110,024	-	13,635	47,005	-	61,143	1,000,423	4,849,531
Net Claims Paid	159,293	109,369	-	109,369	5,521,528	1,254,540	6,776,068	25,698	2,903	26,566	-	104,320	586,415	-	48,454	7,550,419	7,819,081
Claims Outstanding (including IBNR & IBNER):																	
Advt - Claims Outstanding at the close of the period (net of Re-insurance)	170,411	134,747	-	134,747	776,290	13,790,825	14,567,115	34,110	176,529	67,840	-	60,733	156,887	-	50,448	15,121,662	15,426,815
Less: Claims Outstanding at the beginning of the period (net of Re-insurance)	246,814	114,294	-	114,294	1,055,485	11,313,807	12,372,293	30,348	105,212	52,789	-	73,035	207,792	-	146,607	12,955,726	13,356,683
Change in Claims Outstanding	(76,403)	(20,453)	-	(20,453)	(279,195)	(2,477,017)	(2,187,602)	(3,238)	(28,683)	(15,051)	-	(12,302)	(50,904)	-	(96,159)	(2,136,067)	(2,079,136)
Total Claims Incurred	82,890	129,821	-	129,821	5,232,332	3,711,558	8,943,890	29,459	73,721	41,615	-	92,019	535,511	-	(39,705)	9,676,306	9,889,216

Particulars	Fire	Marine			For the Quarter Ended March 31, 2018			Workmen's Compensation	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop / Weather Insurance	Others	Misc Total	Total
		Cargo	Others	Total	Motor OD	Motor TP	Motor Total										
Claims Paid																	
Direct	20,753	59,320	-	59,320	1,213,328	202,347	1,415,675	9,005	3,071	23,880	-	27,339	284,882	-	18,737	1,782,589	1,862,661
Advt - Reinsurance Accepted	4,872	5,926	-	5,926	-	-	-	-	-	134	-	-	-	-	-	134	10,922
Less - Reinsurance Ceded	19,078	28,647	-	28,647	87,056	(219,718)	(132,663)	528	2,711	24,531	-	8,249	17,536	-	8,167	(70,940)	(24,218)
Net Claims Paid	7,550	36,600	-	36,600	1,126,272	422,665	1,548,937	8,477	360	(516)	-	19,090	267,346	-	10,570	1,853,663	1,897,813
Claims Outstanding (including IBNR & IBNER):																	
Advt - Claims Outstanding at the close of the period (net of Re-insurance)	4,684	(10,489)	-	(10,489)	(84,667)	386,773	302,105	4,971	41,237	11,253	-	27,794	98,714	159,257	(30,006)	615,325	609,520
Less: Claims Outstanding at the beginning of the period (net of Re-insurance)	4,684	(10,489)	-	(10,489)	(84,667)	386,773	302,105	4,971	41,237	11,253	-	27,794	98,714	159,257	(30,006)	615,325	609,520
Change in Claims Outstanding	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Claims Incurred	12,233	26,111	-	26,111	1,041,605	808,837	1,850,442	13,448	41,597	10,737	-	46,884	366,060	159,257	(19,436)	2,468,908	2,507,333

Particulars	Fire	Marine			For the Quarter Ended March 31, 2017			Workmen's Compensation	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop / Weather Insurance	Others	Misc Total	Total
		Cargo	Others	Total	Motor OD	Motor TP	Motor Total										
Claims Paid																	
Direct	179,285	52,750	-	52,750	1,515,550	388,260	1,903,810	5,614	1,101	30,558	-	38,719	157,117	-	25,343	2,162,262	2,394,297
Advt - Reinsurance Accepted	6,830	2,831	-	2,831	-	-	-	-	-	283	-	-	-	-	-	283	9,944
Less - Reinsurance Ceded	133,862	20,665	-	20,665	75,467	110,064	185,467	281	145	18,072	-	2,867	11,994	-	16,627	(25,451)	(80,601)
Net Claims Paid	52,632	34,916	-	34,916	1,440,148	278,196	1,718,343	5,333	956	12,768	-	35,852	145,123	-	8,716	1,927,091	2,014,639
Claims Outstanding (including IBNR & IBNER):																	
Advt - Claims Outstanding at the close of the period (net of Re-insurance)	(71,738)	8,580	-	8,580	(99,541)	1,088,332	988,790	3,594	17,619	(3,650)	-	(1,451)	(54,715)	-	(14,580)	935,603	872,445
Less: Claims Outstanding at the beginning of the period (net of Re-insurance)	(71,738)	8,580	-	8,580	(99,541)	1,088,332	988,790	3,594	17,619	(3,650)	-	(1,451)	(54,715)	-	(14,580)	935,603	872,445
Change in Claims Outstanding	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Claims Incurred	(19,106)	43,496	-	43,496	1,340,607	1,366,527	2,707,134	8,928	18,575	9,112	-	34,401	90,408	-	(5,863)	2,862,604	2,887,084