

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

PREMIUM EARNED (NET)

(Rs. '000)

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 :	510,200	230,122	-	230,122	3,038,748	1,837,960	4,876,708	45,543	130,931	127,136	-	125,194	1,681,573	2,882,131	74,212	9,943,428	10,683,750
Add : Premium on Reinsurance Accepted	156,443	16,107	-	16,107	-	-	-	-	5,296	6,454	-	-	-	-	-	11,749	184,299
Less : Premium on Reinsurance Ceded	525,313	84,173	-	84,173	181,753	100,995	282,748	7,967	56,888	102,965	-	7,867	335,171	2,406,506	52,564	3,252,676	3,862,162
Net Premium	141,330	162,056	-	162,056	2,856,995	1,736,965	4,593,960	37,576	79,339	30,625	-	117,327	1,346,402	475,625	21,648	6,702,502	7,005,887
Adjustment for change in Unexpired Risk Reserve:																	
Less: Reserve created during the period	296,009	118,126	-	118,126	3,007,847	1,788,044	4,795,891	36,212	73,483	40,256	-	96,958	1,043,111	277,873	24,630	6,388,413	6,802,548
Add: Reserve created during the previous year Written back	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	6,338,392
Adjustment for change in Reserve for Unexpired Risk	(56,916)	(59,946)	-	(59,946)	388,334	51,979	440,314	(9,229)	(15,036)	(9,386)	-	(39,901)	(496,775)	(211,641)	(5,641)	(347,294)	(464,156)
Total Premium Earned (Net)	84,414	102,110	-	102,110	3,245,329	1,788,945	5,034,274	28,347	64,303	21,240	-	77,426	849,627	263,984	16,007	6,355,208	6,541,731

(Rs. '000)

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 :	247,268	169,501	-	169,501	3,189,820	1,821,202	5,011,023	29,888	104,422	78,867	-	84,711	441,906	1,509,546	126,461	7,386,825	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	1,257,452	42,315	1,760,606	2,052,032
Net Premium	102,812	88,687	-	88,687	3,002,389	1,695,169	4,697,559	26,653	60,186	20,553	-	79,245	413,530	252,094	84,146	5,633,965	5,825,463
Adjustment for change in Unexpired Risk Reserve:																	
Less: 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	120,123	61,206	5,569,383	5,795,377
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
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)	(120,123)	(40,393)	81,578	(6,008)
Total Premium Earned (Net)	40,179	63,733	-	63,733	3,370,169	1,694,945	5,065,114	21,847	51,590	18,942	-	62,138	320,189	131,971	43,753	5,715,544	5,819,455

(Rs. '000)

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 :	200,677	115,487	-	115,487	1,575,613	1,021,307	2,596,920	22,518	59,772	60,463	-	63,826	800,476	2,880,035	30,499	6,514,510	6,830,673
Add : Premium on Reinsurance Accepted	35,109	398	-	398	-	-	-	-	-	2,917	-	-	-	-	-	2,917	38,425
Less : Premium on Reinsurance Ceded	165,923	37,932	-	37,932	94,276	57,820	152,097	3,899	27,130	47,326	-	4,008	198,487	2,404,830	22,652	2,860,427	3,064,282
Net Premium	69,863	77,953	-	77,953	1,481,337	963,487	2,444,824	18,620	32,643	16,054	-	59,818	601,988	475,206	7,847	3,656,999	3,804,816
Adjustment for change in Unexpired Risk Reserve:																	
Less: Reserve created during the period	20,384	22,146	-	22,146	(153,435)	57,111	(96,324)	3,408	(1,039)	4,064	-	17,772	200,345	277,873	(1,535)	404,564	447,094
Add: Reserve created during the previous year Written back	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in Reserve for Unexpired Risk	(20,384)	(22,146)	-	(22,146)	153,435	(57,111)	96,324	(3,408)	1,039	(4,064)	-	(17,772)	(200,345)	(277,873)	1,535	(404,564)	(447,094)
Total Premium Earned (Net)	49,480	55,807	-	55,807	1,634,772	906,376	2,541,148	15,210	33,682	11,991	-	42,046	401,644	197,333	9,382	3,252,437	3,357,722

(Rs. '000)

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 :	105,640	68,768	-	68,768	1,625,738	948,358	2,574,097	15,594	43,528	41,041	-	32,617	171,172	1,509,546	77,838	4,465,433	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	1,257,452	21,012	1,499,265	1,623,307
Net Premium	55,519	34,794	-	34,794	1,530,204	883,911	2,414,115	13,906	28,564	10,288	-	30,523	164,610	252,094	56,826	2,970,928	3,061,240
Adjustment for change in Unexpired Risk Reserve:																	
Less: Reserve created during the period	33,290	3,202	-	3,202	(137,282)	27,849	(109,433)	2,698	1,576	1,008	-	(1,041)	(1,727)	120,123	32,403	45,608	82,101
Add: Reserve created during the previous year Written back	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in Reserve for Unexpired Risk	(33,290)	(3,202)	-	(3,202)	137,282	(27,849)	109,433	(2,698)	(1,576)	(1,008)	-	1,041	1,727	(120,123)	(32,403)	(45,608)	(82,101)
Total Premium Earned (Net)	22,229	31,591	-	31,591	1,667,486	856,062	2,523,548	11,208	26,988	9,280	-	31,565	166,337	131,971	24,423	2,925,320	2,979,139