

PERIODIC DISCLOSURES
FORM N.S-CLAIMS SCHEDULE



Name of the Insurer : **BHARTI AXA General Insurance Company Limited**
Registration No. **199** and Date of Registration with the IRDAI : **27th June, 2008**

CLAIMS INCURRED IN ET

For the Period Ended September 30, 2018 (Rs. '000)

Particulars	Fire	Marine			Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop / Weather Insurance	Others	Misc Total	Total
		Cargo	Others	Total													
Claims Paid																	
Direct	64,295	91,529	-	91,529	2,145,907	969,337	3,109,239	14,038	18,814	41,701	-	64,243	624,887	877,978	41,757	4,789,659	4,945,494
Less : Reinsurance Accounted	4,364	2,920	-	2,920	-	-	-	-	-	344	-	-	-	-	284	-	1,645
Less : Reinsurance Ceded	66,693	42,943	-	42,943	107,000	145,703	222,903	958	1,819	33,422	-	4,123	42,837	702,383	42,267	1,000,711	1,149,248
Net Claims Paid	13,638	81,296	-	81,296	2,038,907	823,634	2,862,540	13,090	16,995	8,279	-	60,120	624,887	175,605	29,470	3,789,162	3,933,668
Claims Outstanding (Including IBNR & IBNER):																	
Less: Claims Outstanding at the close of the period (End of Re-insurance)	243,461	159,514	-	159,514	1,380,608	16,237,999	17,618,067	57,096	145,734	56,363	-	100,924	496,114	459,800	76,151	19,040,187	19,436,922
Less: Claims Outstanding at the beginning of the period (End of Re-insurance)	184,787	463,985	-	463,985	1,980,789	15,287,329	16,588,914	43,815	120,947	86,209	-	101,659	329,415	477,800	119,925	17,860,296	18,189,025
Change in Claims Outstanding	58,674	11,529	-	11,529	399,819	950,670	1,051,353	13,281	24,787	30,154	-	3,265	173,699	127,759	56,226	1,179,891	1,247,897
Total Claims Incurred	71,870	49,848	-	49,848	2,438,726	1,800,880	3,888,980	26,384	34,788	18,447	-	63,385	798,746	547,608	13,824	4,988,098	5,080,784

For the Period Ended September 30, 2017 (Rs. '000)

Particulars	Fire	Marine			Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop / Weather Insurance	Others	Misc Total	Total
		Cargo	Others	Total													
Claims Paid																	
Direct	293,895	92,387	-	92,387	2,468,995	1,263,025	3,822,001	11,238	42	102,791	-	46,990	293,152	-	54,004	4,320,166	4,618,641
Less : Reinsurance Accounted	816	-	-	-	-	-	-	-	-	478	-	-	-	-	-	118	894
Less : Reinsurance Ceded	176,952	66,759	-	66,759	172,155	969,473	1,141,628	549	7	98,391	-	4,106	10,365	-	37,004	210,292	1,076,048
Net Claims Paid	116,127	25,628	-	25,628	2,296,840	293,552	2,690,392	10,690	35	1,100	-	42,884	282,787	-	16,886	3,504,282	3,673,783
Claims Outstanding (Including IBNR & IBNER):																	
Less: Claims Outstanding at the close of the period (End of Re-insurance)	177,822	132,847	-	132,847	1,225,337	14,658,196	15,883,533	25,640	87,159	92,852	-	69,910	179,739	93,379	66,593	16,513,206	16,823,515
Less: Claims Outstanding at the beginning of the period (End of Re-insurance)	170,544	134,147	-	134,147	1,195,290	13,790,629	14,985,919	34,140	119,549	67,660	-	66,734	156,987	86,448	15,141,863	15,428,820	
Change in Claims Outstanding	7,278	1,699	-	1,699	33,047	1,867,567	1,897,614	11,499	67,610	25,192	-	3,176	22,752	7,931	1,371,343	1,394,695	
Total Claims Incurred	184,145	48,327	-	48,327	2,330,087	1,801,029	4,131,116	12,189	42	1,100	-	46,060	305,539	101,310	18,258	4,835,467	5,068,578

For the Quarter Ended September 30, 2018 (Rs. '000)

Particulars	Fire	Marine			Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop / Weather Insurance	Others	Misc Total	Total
		Cargo	Others	Total													
Claims Paid																	
Direct	29,077	31,573	-	31,573	1,167,841	568,479	1,736,320	12,516	8,703	11,938	-	41,396	369,329	695,927	5,231	2,871,361	2,932,011
Less : Reinsurance Accounted	2,491	2,514	-	2,514	-	-	-	-	-	64	-	-	-	-	64	-	479
Less : Reinsurance Ceded	26,495	9,227	-	9,227	87,907	54,169	142,076	879	1,230	8,338	-	2,490	25,865	559,742	1,947	730,147	1,017,848
Net Claims Paid	1,091	19,832	-	19,832	1,080,934	514,310	1,595,244	11,637	7,473	3,536	-	38,906	343,464	136,185	3,164	2,140,809	2,264,413
Claims Outstanding (Including IBNR & IBNER):																	
Less: Claims Outstanding at the close of the period (End of Re-insurance)	45,356	12,777	-	12,777	119,908	388,442	508,350	3,365	7,879	6,304	-	11,650	67,358	49,167	24,126	372,378	404,567
Less: Claims Outstanding at the beginning of the period (End of Re-insurance)	46,368	13,777	-	13,777	119,908	388,442	508,350	3,365	7,879	6,304	-	11,650	67,358	49,167	24,126	372,378	404,567
Change in Claims Outstanding	-1,012	-999	-	-999	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Claims Incurred	188,143	48,602	-	48,602	1,080,934	514,310	1,595,244	11,637	7,473	3,536	-	46,056	343,464	136,185	18,050	4,835,467	5,068,578

For the Quarter Ended September 30, 2017 (Rs. '000)

Particulars	Fire	Marine			Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop / Weather Insurance	Others	Misc Total	Total
		Cargo	Others	Total													
Claims Paid																	
Direct	110,699	54,037	-	54,037	1,051,874	780,980	1,832,854	9,843	42	51,251	-	38,599	344,656	-	21,949	2,358,232	2,469,845
Less : Reinsurance Accounted	957	-	-	-	-	-	-	-	-	36	-	-	-	-	-	25	1,018
Less : Reinsurance Ceded	95,812	30,646	-	30,646	54,729	698,241	752,970	238	2	52,388	-	1,374	10,026	-	10,726	538,963	694,381
Net Claims Paid	14,930	23,391	-	23,391	1,000,145	780,739	1,078,884	9,605	40	1,215	-	37,225	334,630	-	21,924	1,796,058	1,865,463
Claims Outstanding (Including IBNR & IBNER):																	
Less: Claims Outstanding at the close of the period (End of Re-insurance)	4,658	481	-	481	699,611	307,512	967,123	577	1,07,486	24,957	-	6,694	14,398	92,379	26,897	1,027,870	1,033,000
Less: Claims Outstanding at the beginning of the period (End of Re-insurance)	4,658	481	-	481	699,611	307,512	967,123	577	1,07,486	24,957	-	6,694	14,398	92,379	26,897	1,027,870	1,033,000
Change in Claims Outstanding	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Claims Incurred	193,131	48,872	-	48,872	1,070,145	808,251	1,878,396	10,182	42	1,215	-	43,919	349,028	92,379	21,949	4,835,467	5,068,578