

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)

For the Period Ended December 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 :	8,77,933	3,40,567	-	3,40,567	48,00,286	31,87,481	79,87,767	67,353	1,87,565	1,92,327	-	1,67,719	24,55,638	40,21,934	1,07,721	1,51,88,024	1,64,06,524
Add : Premium on Reinsurance Accepted	2,06,170	19,037	-	19,037	-	-	-	-	7,853	8,776	-	-	-	-	20	16,649	2,41,856
Less : Premium on Reinsurance Ceded	8,82,240	1,26,997	-	1,26,997	2,86,928	1,77,210	4,64,138	11,812	81,632	1,53,624	-	10,851	4,59,262	33,60,677	76,705	46,18,701	56,27,936
Net Premium	2,01,863	2,32,607	-	2,32,607	45,13,358	30,10,271	75,23,629	55,541	1,13,786	47,479	-	1,56,868	19,96,376	6,61,257	31,035	1,05,85,973	1,10,20,444
Adjustment for change in Unexpired Risk Reserve:																	
Less: Reserve created during the period	3,04,469	1,18,729	-	1,18,729	30,65,768	21,06,039	51,71,807	37,550	70,566	43,341	-	90,619	11,82,504	-	24,413	66,20,799	70,43,998
Add: Reserve created during the previous year Written back	2,39,093	58,180	-	58,180	33,96,181	18,40,024	52,36,205	26,983	58,447	30,871	-	57,057	5,46,336	66,232	18,989	60,41,119	63,38,392
Adjustment for change in Reserve for Unexpired Risk	(65,376)	(60,549)	-	(60,549)	3,30,413	(2,66,016)	64,397	(10,567)	(12,118)	(12,470)	-	(33,563)	(6,36,168)	66,232	(5,424)	(5,79,680)	(7,05,605)
Total Premium Earned (Net)	1,36,487	1,72,058	-	1,72,058	48,43,771	27,44,256	75,88,027	44,974	1,01,667	35,009	-	1,23,306	13,60,208	7,27,489	25,611	1,00,06,292	1,03,14,838

(Rs. '000)

For the Period Ended December 31, 2017																	
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 :	4,03,289	2,35,619	-	2,35,619	51,44,447	28,55,742	80,00,189	44,005	1,53,551	1,14,498	-	1,17,159	7,99,758	25,27,511	1,09,931	1,18,66,603	1,25,05,511
Add : Premium on Reinsurance Accepted	93,064	12,503	-	12,503	-	-	-	-	3,853	7,507	-	-	-	-	-	11,360	1,16,928
Less : Premium on Reinsurance Ceded	3,40,371	1,26,280	-	1,26,280	3,08,636	1,75,757	4,84,393	4,763	67,423	91,981	-	7,640	65,189	21,05,417	59,094	28,85,898	33,52,549
Net Premium	1,55,982	1,21,842	-	1,21,842	48,35,811	26,79,985	75,15,796	39,242	89,981	30,024	-	1,09,519	7,34,569	4,22,094	50,837	89,92,065	92,69,890
Adjustment for change in Unexpired Risk Reserve:																	
Less: Reserve created during the period	1,89,613	61,185	-	61,185	33,17,808	18,37,109	51,54,917	24,159	55,765	25,973	-	67,377	4,34,899	47,917	18,648	58,29,657	60,80,455
Add: Reserve created during the previous year Written back	96,386	42,021	-	42,021	34,91,622	17,58,799	52,50,421	18,809	46,733	23,693	-	53,650	2,36,843	-	20,813	56,50,962	57,89,369
Adjustment for change in Reserve for Unexpired Risk	(93,227)	(19,164)	-	(19,164)	1,73,814	(78,310)	95,504	(5,349)	(9,032)	(2,281)	-	(13,728)	(1,98,056)	(47,917)	2,165	(1,78,695)	(2,91,086)
Total Premium Earned (Net)	62,755	1,02,678	-	1,02,678	50,09,625	26,01,675	76,11,300	33,892	80,949	27,744	-	95,792	5,36,513	3,74,177	53,002	88,13,370	89,78,804

(Rs. '000)

For the Quarter Ended December 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 :	3,67,733	1,10,444	-	1,10,444	17,61,538	13,49,521	31,11,059	21,810	56,634	65,191	-	42,525	7,74,066	11,39,803	33,509	52,44,596	57,22,774
Add : Premium on Reinsurance Accepted	49,728	2,930	-	2,930	-	-	-	-	2,557	2,322	-	-	-	-	20	4,899	57,557
Less : Premium on Reinsurance Ceded	3,56,927	42,823	-	42,823	1,05,175	76,215	1,81,390	3,845	24,744	50,659	-	2,984	1,24,091	9,54,172	24,141	13,66,025	17,65,773
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Net Premium</b>	<b>60,534</b>	<b>70,551</b>	<b>-</b>	<b>70,551</b>	<b>16,56,363</b>	<b>12,73,306</b>	<b>29,29,669</b>	<b>17,965</b>	<b>34,447</b>	<b>16,853</b>	<b>-</b>	<b>39,541</b>	<b>6,49,975</b>	<b>1,85,632</b>	<b>9,387</b>	<b>38,83,470</b>	<b>40,14,558</b>
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in Unexpired Risk Reserve:																	
Less: Reserve created during the period	8,460	603	-	603	57,921	3,17,995	3,75,917	1,338	(2,918)	3,084	-	(6,338)	1,39,393	(2,77,873)	(217)	2,32,387	2,41,449
Add: Reserve created during the previous year Written back	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Adjustment for change in Reserve for Unexpired Risk</b>	<b>(8,460)</b>	<b>(603)</b>	<b>-</b>	<b>(603)</b>	<b>(57,921)</b>	<b>(3,17,995)</b>	<b>(3,75,917)</b>	<b>(1,338)</b>	<b>2,918</b>	<b>(3,084)</b>	<b>-</b>	<b>6,338</b>	<b>(1,39,393)</b>	<b>2,77,873</b>	<b>217</b>	<b>(2,32,387)</b>	<b>(2,41,450)</b>
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Premium Earned (Net)</b>	<b>52,073</b>	<b>69,948</b>	<b>-</b>	<b>69,948</b>	<b>15,98,442</b>	<b>9,55,311</b>	<b>25,53,753</b>	<b>16,627</b>	<b>37,364</b>	<b>13,768</b>	<b>-</b>	<b>45,879</b>	<b>5,10,580</b>	<b>4,63,505</b>	<b>9,605</b>	<b>36,51,084</b>	<b>37,73,107</b>

(Rs. '000)

For the Quarter Ended December 31, 2017																	
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 :	1,56,021	66,118	-	66,118	19,54,627	10,34,540	29,89,167	14,117	49,129	35,631	-	32,448	3,57,852	10,17,965	(16,530)	44,79,778	47,01,917
Add : Premium on Reinsurance Accepted	36,339	3,072	-	3,072	-	-	-	-	1,028	2,585	-	-	-	-	-	3,613	43,025
Less : Premium on Reinsurance Ceded	1,39,190	36,035	-	36,035	1,21,205	49,724	1,70,929	1,528	20,361	28,745	-	2,174	36,812	8,47,965	16,779	11,25,292	13,00,517
<b>Net Premium</b>	<b>53,171</b>	<b>33,156</b>	<b>-</b>	<b>33,156</b>	<b>18,33,422</b>	<b>9,84,816</b>	<b>28,18,238</b>	<b>12,589</b>	<b>29,795</b>	<b>9,471</b>	<b>-</b>	<b>30,274</b>	<b>3,21,039</b>	<b>1,70,000</b>	<b>(33,308)</b>	<b>33,58,098</b>	<b>34,44,424</b>
Adjustment for change in Unexpired Risk Reserve:																	
Less: Reserve created during the period	30,594	(5,790)	-	(5,790)	1,93,966	78,085	2,72,051	544	437	669	-	(3,380)	1,04,716	(72,206)	(42,557)	2,60,273	2,85,078
Add: Reserve created during the previous year Written back	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Adjustment for change in Reserve for Unexpired Risk</b>	<b>(30,594)</b>	<b>5,790</b>	<b>-</b>	<b>5,790</b>	<b>(1,93,966)</b>	<b>(78,085)</b>	<b>(2,72,051)</b>	<b>(544)</b>	<b>(437)</b>	<b>(669)</b>	<b>-</b>	<b>3,380</b>	<b>(1,04,716)</b>	<b>72,206</b>	<b>42,557</b>	<b>(2,60,273)</b>	<b>(2,85,078)</b>
<b>Total Premium Earned (Net)</b>	<b>22,576</b>	<b>38,945</b>	<b>-</b>	<b>38,945</b>	<b>16,39,456</b>	<b>9,06,729</b>	<b>25,46,187</b>	<b>12,045</b>	<b>29,358</b>	<b>8,802</b>	<b>-</b>	<b>33,655</b>	<b>2,16,324</b>	<b>2,42,207</b>	<b>9,248</b>	<b>30,97,827</b>	<b>31,59,349</b>