

PERIODIC DISCLOSURES

FORM N.L.-5 CLAIMS SCHEDULE

Name of the Insurer: BHARTI AXA General Insurance Company Limited
 Registration No: 130 and Date of Registration with the IRDAI : 27th June, 2008



CLAIMS INCURRED (NET) For the Period Ended December 31, 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	1,58,985	5,61,179		1,61,219	35,97,454	15,09,881	87,07,124	38,620	29,941	1,54,824		98,458	11,44,744	8,93,900	92,129	70,77,587	73,97,882
Advt: Reinsurance Accepted	6,552	5,453		9,483						353						353	15,443
Less: Reinsurance Ceded	1,37,506	56,691		56,691	1,80,144	1,66,681	3,26,825	1,014	11,541	1,39,200		4,985	7,06,640	20,122	12,77,678	14,71,876	
Net Claims Paid	28,031	1,14,941		1,14,941	30,87,960	18,42,881	43,80,300	17,616	18,400	18,987		93,473	10,77,999	1,78,878	92,000	87,89,978	89,40,951
Claims Outstanding (Including IBNR & IBNER):																	
Advt: Claims Outstanding at the close of the period (net of Reinsurance)	2,62,104	1,37,295		1,37,295	12,75,220	1,66,05,307	1,78,90,527	65,265	1,36,578	1,05,780		1,21,851	6,09,195	8,95,340	74,906	1,98,79,383	2,02,78,782
Less: Claims Outstanding at the beginning of the period (net of Reinsurance)	1,48,717	1,13,982		1,13,982	12,80,795	1,52,87,329	1,65,88,114	43,815	1,30,947	80,209		1,04,658	3,22,419	2,77,600	1,19,526	1,78,50,288	1,81,89,029
Change in Claims Outstanding	-71,367	-18,687		-18,687	-15,575	-13,12,078	-13,12,078	-21,451	-9,369	25,571		17,193	2,86,776	4,07,740	-44,620	-20,20,917	-20,89,757
Total Claims Incurred	1,08,384	98,270		98,270	50,51,736	28,60,658	68,62,713	39,288	24,081	38,488		1,04,666	18,64,129	1,84,400	(12,618)	78,29,078	80,50,708

CLAIMS INCURRED (NET) For the Period Ended December 31, 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	3,85,261	2,00,902		2,00,902	39,93,605	20,11,886	56,05,487	20,241	17,805	1,38,762		77,117	4,51,878		67,824	63,74,114	69,60,297
Advt: Reinsurance Accepted	1,070									284						284	1,354
Less: Reinsurance Ceded	3,47,684	1,22,095		1,22,095	4,15,737	4,83,112	8,98,869	1,099	2,412	1,05,740		5,780	33,209		37,456	10,84,569	15,54,345
Net Claims Paid	38,647	78,807		78,807	31,77,868	15,28,774	47,06,618	19,142	15,393	28,300		71,337	4,18,669		30,368	62,89,629	64,07,306
Claims Outstanding (Including IBNR & IBNER):																	
Advt: Claims Outstanding at the close of the period (net of Reinsurance)	1,80,074	1,64,471		1,64,471	13,65,453	1,49,00,556	1,62,66,009	4,735	(86,819)	7,116		13,130	66,817	3,18,343	61,083	1,66,80,414	1,70,24,958
Less: Claims Outstanding at the beginning of the period (net of Reinsurance)	1,70,411	1,34,747		1,34,747	7,76,275	1,37,90,825	1,45,67,115									1,45,67,115	1,48,72,273
Change in Claims Outstanding	9,663	-29,276		-29,276	5,89,178	-1,19,071	-16,98,803	4,735	(86,819)	7,116		13,130	66,817	3,18,343	61,083	-21,13,298	-21,52,666
Total Claims Incurred	48,310	1,08,624		1,08,624	37,97,046	20,38,800	64,05,811	23,878	(71,426)	35,416		84,467	4,85,487	3,18,343	1,21,451	74,09,130	75,69,991

CLAIMS INCURRED (NET) For the Quarter Ended December 31, 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	92,566	71,650		71,650	10,57,557	5,40,328	15,97,885	4,791	11,126	1,13,122		22,215	5,22,858	5,322	10,364	22,87,663	24,51,899
Advt: Reinsurance Accepted	1,898	5,799		5,799						100						100	7,796
Less: Reinsurance Ceded	81,914	13,748		13,748	52,845	50,977	1,03,922	56	9,721	1,05,778		863	24,914	4,267	7,856	2,56,968	3,52,830
Net Claims Paid	12,549	63,700		63,700	10,04,612	4,89,351	14,93,963	4,735	1,404	7,448		21,352	4,98,344	1,084	2,808	20,30,819	21,07,085
Claims Outstanding (Including IBNR & IBNER):																	
Advt: Claims Outstanding at the close of the period (net of Reinsurance)	18,943	(15,279)		(15,279)	(1,05,288)	3,67,748	2,62,461	8,170	(9,156)	11,497		18,929	1,13,041	4,35,500	(1,246)	8,39,196	8,42,860
Less: Claims Outstanding at the beginning of the period (net of Reinsurance)	18,943	(15,279)		(15,279)	(1,05,288)	3,67,748	2,62,461	8,170	(9,156)	11,497		18,929	1,13,041	4,35,500	(1,246)	8,39,196	8,42,860
Change in Claims Outstanding																	
Total Claims Incurred	31,494	48,421		48,421	8,99,326	6,87,099	17,86,424	12,908	(7,752)	18,841		40,282	6,11,388	4,36,683	1,282	28,70,013	29,49,828

CLAIMS INCURRED (NET) For the Quarter Ended December 31, 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	1,81,415	1,08,115		1,08,115	13,24,606	6,58,881	17,83,485	9,003	17,762	30,971		28,158	1,68,728		13,820	20,51,924	21,41,456
Advt: Reinsurance Accepted	295									106						106	361
Less: Reinsurance Ceded	1,71,132	78,345		78,345	2,91,954	(77,061)	2,14,933	450	2,410	21,248		1,678	13,814		10,254	2,64,780	5,14,263
Net Claims Paid	10,878	29,770		29,770	8,32,652	7,85,942	16,68,552	8,553	15,352	8,829		26,480	1,54,914		3,866	17,87,248	18,27,854
Claims Outstanding (Including IBNR & IBNER):																	
Advt: Claims Outstanding at the close of the period (net of Reinsurance)	2,951	31,624		31,624	40,116	3,42,360	3,82,476	3,804	7,551	(17,896)		12,953	43,966	2,25,963	62,937	7,21,785	7,55,930
Less: Claims Outstanding at the beginning of the period (net of Reinsurance)	2,951	31,624		31,624	40,116	3,42,360	3,82,476	3,804	7,551	(17,896)		12,953	43,966	2,25,963	62,937	7,21,785	7,55,930
Change in Claims Outstanding																	
Total Claims Incurred	18,090	61,394		61,394	8,72,727	10,78,902	19,61,027	12,967	22,904	(8,068)		39,432	1,98,878	2,25,963	86,803	28,09,000	28,83,484