

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 Insurance	Credit Insurance	Others	Misc Total	Total
		Cargo	Others	Total														
		Premium from Direct Business Written :	12,32,560	5,20,766														
Add : Premium on Reinsurance Accepted	2,22,144	25,801	-	25,801	-	-	-	-	8,650	12,041	-	-	-	-	-	20	20,710	2,68,656
Less : Premium on Reinsurance Ceded	11,60,465	2,04,467	-	2,04,467	4,07,908	4,58,915	8,66,822	16,174	1,58,868	2,54,430	-	14,048	5,64,228	43,39,530	27,298	78,976	63,20,394	76,85,326
Net Premium	2,94,239	3,42,100	-	3,42,100	63,74,982	41,88,191	1,05,63,173	75,184	1,60,472	67,914	-	2,04,687	25,54,035	8,56,555	1,835	43,629	1,45,27,482	1,51,63,823
Adjustment for change in Unexpired Risk Reserve:																		
Less: Reserve created during the period	3,49,004	1,33,749	-	1,33,749	33,63,291	22,84,908	56,48,198	39,011	81,303	51,698	-	91,442	10,44,688	42,878	369	30,053	70,29,641	75,12,394
Add: Reserve created during the previous year Written back	2,39,093	58,180	-	58,180	33,96,181	18,40,024	52,36,204	26,983	58,447	30,871	-	57,057	5,46,336	66,232	657	18,332	60,41,119	63,38,392
Adjustment for change in Reserve for Unexpired Risk	(1,09,911)	(75,569)	-	(75,569)	32,890	(4,44,884)	(4,11,994)	(12,028)	(22,856)	(20,827)	-	(34,385)	(4,98,352)	23,353	288	(11,721)	(9,88,522)	(11,74,001)
Total Premium Earned (Net)	1,84,328	2,66,531	-	2,66,531	64,07,872	37,43,307	1,01,51,179	63,156	1,37,616	47,087	-	1,70,302	20,55,683	8,79,909	2,123	31,909	1,35,38,960	1,39,89,821

(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	Credit Insurance	Others	Misc Total	Total
		Cargo	Others	Total														
		Premium from Direct Business Written :	6,10,510	3,13,911														
Add : Premium on Reinsurance Accepted	1,46,587	19,639	-	19,639	-	-	-	-	4,517	10,337	-	-	-	-	-	2	14,856	1,81,082
Less : Premium on Reinsurance Ceded	5,19,569	1,77,513	-	1,77,513	4,18,939	2,33,307	6,52,246	6,668	1,08,129	1,39,946	-	9,300	1,66,472	31,66,754	29,374	57,638	43,36,528	50,33,610
Net Premium	2,37,528	1,56,037	-	1,56,037	65,19,761	35,66,742	1,00,86,503	54,943	1,26,228	44,955	-	1,33,722	11,77,076	6,27,799	1,843	36,649	1,22,89,717	1,26,83,282
Adjustment for change in Unexpired Risk Reserve:																		
Less: Reserve created during the period	2,39,093	58,180	-	58,180	33,96,181	18,40,024	52,36,204	26,983	58,447	30,871	-	57,057	5,46,336	66,232	657	18,332	60,41,119	63,38,392
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	2,35,843	-	591	20,222	56,50,962	57,89,369
Adjustment for change in Reserve for Unexpired Risk	(1,42,708)	(16,159)	-	(16,159)	95,441	(81,225)	(14,217)	(8,174)	(11,714)	(7,178)	-	(3,407)	(3,09,493)	(66,232)	(66)	1,890	(3,90,157)	(5,49,033)
Total Premium Earned (Net)	94,821	1,39,878	-	1,39,878	66,15,202	34,85,517	1,01,00,719	46,769	1,14,514	37,777	-	1,30,315	8,67,583	5,61,567	1,777	38,539	1,18,99,560	1,21,34,259

(Rs. '000)

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		Cargo	Others	Total														
		Premium from Direct Business Written :	3,54,627	1,80,199														
Add : Premium on Reinsurance Accepted	15,974	6,764	-	6,764	-	-	-	-	797	3,265	-	-	-	-	-	-	4,062	26,800
Less : Premium on Reinsurance Ceded	2,78,225	77,470	-	77,470	1,20,980	2,81,704	4,02,684	4,362	77,236	1,00,826	-	3,197	1,04,966	9,78,853	8,017	21,552	17,01,694	20,57,388
Net Premium	92,375	1,09,493	-	1,09,493	18,61,624	11,77,920	30,39,544	19,642	46,686	20,434	-	47,818	5,57,658	1,95,299	577	13,851	39,41,511	41,43,381
Adjustment for change in Unexpired Risk Reserve:																		
Less: Reserve created during the period	44,535	15,020	-	15,020	2,97,522	1,78,868	4,76,391	1,461	10,738	8,357	-	823	(1,37,816)	42,878	204	5,804	4,08,840	4,68,394
Add: Reserve created during the previous year Written back	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in Reserve for Unexpired Risk	(44,535)	(15,020)	-	(15,020)	(2,97,522)	(1,78,868)	(4,76,391)	(1,461)	(10,738)	(8,357)	-	(823)	1,37,816	(42,878)	(204)	(5,804)	(4,08,840)	(4,68,395)
Total Premium Earned (Net)	47,839	94,473	-	94,473	15,64,102	9,99,052	25,63,155	18,181	35,947	12,077	-	46,996	6,95,472	1,52,422	373	8,047	35,32,671	36,74,985

(Rs. '000)

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		Cargo	Others	Total														
		Premium from Direct Business Written :	2,07,221	78,292														
Add : Premium on Reinsurance Accepted	53,522	7,136	-	7,136	-	-	-	-	664	2,830	-	-	-	-	-	-	3,495	64,154
Less : Premium on Reinsurance Ceded	1,79,198	51,233	-	51,233	1,10,303	57,550	1,67,853	1,906	40,706	47,965	-	1,660	1,01,284	10,61,338	8,469	19,450	14,50,630	16,81,061
Net Premium	81,546	34,195	-	34,195	16,83,950	8,86,757	25,70,707	15,700	36,246	14,931	-	24,203	4,42,507	2,05,704	584	(12,930)	32,97,651	34,13,392
Adjustment for change in Unexpired Risk Reserve:																		
Less: Reserve created during the period	49,480	(3,006)	-	(3,006)	78,372	2,915	81,287	2,824	2,682	4,897	-	(10,321)	1,11,437	18,315	233	108	2,11,462	2,57,937
Add: Reserve created during the previous year Written back	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in Reserve for Unexpired Risk	(49,480)	3,006	-	3,006	(78,372)	(2,915)	(81,287)	(2,824)	(2,682)	(4,897)	-	10,321	(1,11,437)	(18,315)	(233)	(108)	(2,11,462)	(2,57,937)
Total Premium Earned (Net)	32,065	37,200	-	37,200	16,05,578	8,83,842	24,89,419	12,876	33,564	10,033	-	34,523	3,31,070	1,87,390	352	(13,038)	30,86,189	31,55,455