

PERIODIC DISCLOSURES																	
FORM NO. 5-C-CLAIMS SCHEDULE																	
Name of the Insurer : BHARTI AXA General Insurance Company Limited																	
Registration No. 139 and Date of Registration with the IRDAI : 27th June, 2008																	
CLAIMS INCURRED (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
		Causes	Others														
Claims Paid																	
Settled - Insurance Accrued	3,10,678	8,29,202	-	6,20,200	61,99,697	20,10,130	65,09,397	31,466	61,498	1,29,325	-	1,13,864	17,27,555	23,89,289	5,480	50,345	1,30,41,406
Settled - Reinsurance Ceded	1,499	6,711	-	9,115	2,25,908	2,15,539	6,40,968	1,726	20,391	1,51,277	-	6,361	1,07,161	10,00,661	9,256	15,668	26,51,591
Net Claims Paid	46,831	1,84,709	-	1,84,700	47,74,748	17,94,591	68,68,840	29,740	71,105	25,321	-	1,07,503	16,20,394	4,88,628	734	34,677	83,96,538
Claims Outstanding (including IBNR & IBNER)																	
At the close of the period (end of the insurance)	2,56,089	1,27,648	-	1,75,648	18,77,303	1,20,89,386	1,81,49,694	49,308	1,53,831	1,02,888	-	1,26,306	4,29,672	6,62,024	3,163	27,309	1,98,96,864
At the close of the period (end of the insurance)	1,88,792	1,53,989	-	1,53,989	13,80,385	1,52,87,136	1,65,48,114	41,815	1,30,547	86,206	-	1,01,658	3,72,419	6,77,609	1,786	1,12,739	1,26,50,386
Change in Claims Outstanding	76,297	73,659	-	21,659	12,96,918	68,02,250	15,01,580	7,493	23,284	16,682	-	24,648	2,57,253	1,84,415	1,377	25,570	72,46,478
Total Claims Incurred	1,21,563	2,08,106	-	2,08,106	40,65,852	52,95,506	76,81,413	52,963	45,196	41,651	-	1,45,146	18,78,046	6,93,113	1,901	15,792	1,98,57,886
(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
		Causes	Others														
Claims Paid																	
Settled - Insurance Accrued	4,08,034	2,60,222	-	2,60,222	48,08,929	22,14,233	70,21,352	20,246	20,879	1,37,691	-	1,04,458	2,39,791	-	3,224	81,338	89,29,560
Settled - Reinsurance Ceded	1,69,728	1,50,791	-	1,50,791	5,02,811	2,63,394	7,66,307	1,627	5,121	1,39,279	-	16,029	50,765	-	4,554	41,089	39,13,621
Net Claims Paid	46,717	1,15,487	-	1,15,487	47,04,116	19,50,839	62,54,955	27,619	15,753	77,791	-	40,437	4,86,016	-	670	40,748	71,43,487
Claims Outstanding (including IBNR & IBNER)																	
At the close of the period (end of the insurance)	1,88,792	1,53,989	-	1,53,989	12,80,385	1,52,87,136	1,65,48,114	41,815	1,30,547	86,206	-	1,01,658	3,72,419	6,77,609	1,786	1,12,739	1,26,50,386
At the close of the period (end of the insurance)	1,78,411	1,34,747	-	1,34,747	2,76,300	1,77,90,029	1,65,47,116	20,110	1,26,528	47,949	-	60,772	1,56,887	1,621	56,836	1,29,77,483	1,26,50,386
Change in Claims Outstanding	10,381	19,242	-	19,242	5,04,085	75,97,107	20,01,088	9,705	3,019	38,257	-	40,886	2,15,532	5,148	55,903	27,48,242	72,46,478
Total Claims Incurred	46,563	1,34,642	-	1,34,642	46,84,611	54,87,341	82,55,954	37,324	29,631	46,146	-	1,31,323	6,01,548	4,77,888	834	1,01,181	1,98,67,324
(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
		Causes	Others														
Claims Paid																	
Settled - Insurance Accrued	1,53,816	2,66,521	-	2,66,521	13,02,193	5,06,476	18,69,664	12,637	13,555	21,555	-	27,826	5,82,811	15,05,599	13,692	6,000	39,45,864
Settled - Reinsurance Accrued	828	736	-	736	-	-	-	-	-	31	-	-	-	-	-	11	1,581

Loss - Reinsurance Ceded	1,31,730	1,37,528	-	1,37,528	65,261	68,699	1,13,123	712	8,851	12,057	-	1,378	39,812	11,98,981	(13,512)	3,314	13,75,751	17,02,492	-
Net Claims Paid	75,815	69,781	-	69,781	12,36,076	8,51,481	16,98,436	11,925	8,708	9,476	-	36,072	6,45,006	1,68,829	7,185	3,086	26,98,558	36,81,717	(1)
Claims Outstanding (Including IBNR & IBNER):																			
Net Claims Outstanding at the close of the period (end of Reinsurance)	15,792	48,153	-	48,153	12,02,473	8,82,582	2,80,165	8,982	16,464	(1,880)	-	17,482	(81,882)	(2,72,303)	(168)	5,728	17,482	52,348	(0)
Less: Claims Outstanding at the beginning of the period (start of Reinsurance)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Claims Expiration	(5,790)	(81,153)	-	(81,153)	(2,02,807)	(8,82,582)	(2,80,165)	(8,982)	(16,464)	(1,880)	-	(17,482)	(81,882)	(2,72,303)	(168)	5,728	(17,482)	(52,348)	(0)
Total Claims Incurred	18,107	1,09,856	-	1,09,856	10,15,102	9,39,599	19,88,599	18,017	21,158	7,596	-	42,892	6,61,218	89,712	(765)	8,813	26,87,822	27,36,888	(1)
(Rs. '000)																			
For the Quarter Ended March 31, 2018																			
Particulars	Fire	Marine		Total	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	
		Cases	Others																
Claims Paid																			
Direct	28,751	59,192	-	59,192	12,13,328	2,82,247	14,15,675	9,005	3,071	21,886	-	27,128	2,84,882	-	-	18,737	17,82,988	18,82,861	-
Reins - Reinsurance Account	8,872	5,926	-	5,926	87,095	(2,19,738)	(1,32,643)	528	2,711	28,531	-	8,248	17,536	-	-	8,167	(75,890)	(28,242)	0
Loss - Reinsurance Ceded	18,075	28,657	-	28,657	11,36,772	8,72,864	15,48,332	8,872	368	(2,181)	-	18,880	2,82,846	-	-	10,570	18,93,683	18,87,813	0
Net Claims Paid	7,550	76,669	-	76,669	11,36,772	8,72,864	15,48,332	8,872	368	(2,181)	-	18,880	2,82,846	-	-	10,570	18,93,683	18,87,813	0
Claims Outstanding (Including IBNR & IBNER):																			
Net Claims Outstanding at the close of the period (end of Reinsurance)	8,681	(18,489)	-	(18,489)	(94,667)	3,86,271	2,82,105	8,871	41,221	11,352	-	22,284	98,214	1,98,252	194	(29,110)	8,16,335	8,98,528	(0)
Less: Claims Outstanding at the beginning of the period (start of Reinsurance)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Changes in Claims Outstanding	8,681	(18,489)	-	(18,489)	(94,667)	3,86,271	2,82,105	8,871	41,221	11,352	-	22,284	98,214	1,98,252	194	(29,110)	8,16,335	8,98,528	1
Total Claims Incurred	12,233	36,518	-	36,518	10,81,696	8,98,836	18,50,441	13,648	41,508	18,738	-	46,963	3,66,061	1,58,252	194	(19,540)	26,68,988	26,82,333	1