

**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 June 30, 2019**

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 :	8,10,772	2,38,479	-	2,38,479	18,91,156	13,50,900	32,42,056	24,619	1,25,091	1,01,831	-	77,395	10,76,807	13,831	7,792	64,540	47,33,962	57,83,213
Add : Premium on Reinsurance Accepted	91,571	6,146	-	6,146	-	-	-	-	427	3,256	-	-	-	-	-	-	3,683	1,01,400
Less : Premium on Reinsurance Ceded	7,63,113	68,878	-	68,878	1,16,194	1,46,740	2,62,934	3,841	68,214	82,719	-	4,516	1,47,280	11,549	7,243	38,137	6,26,433	14,58,424
<b>Net Premium</b>	<b>1,39,230</b>	<b>1,75,747</b>	<b>-</b>	<b>1,75,747</b>	<b>17,74,962</b>	<b>12,04,160</b>	<b>29,79,122</b>	<b>20,778</b>	<b>57,304</b>	<b>22,368</b>	<b>-</b>	<b>72,879</b>	<b>9,29,527</b>	<b>2,282</b>	<b>549</b>	<b>26,403</b>	<b>41,11,212</b>	<b>44,26,189</b>
Adjustment for change in Unexpired Risk Reserve:																		
Less: Reserve created during the period	4,40,613	2,14,897	-	2,14,897	34,69,196	23,62,606	58,31,801	40,150	1,00,107	56,624	-	1,12,603	12,01,439	-	504	45,397	73,88,626	80,44,136
Add: Reserve created during the previous year Written back	3,49,004	1,33,749	-	1,33,749	33,63,290	22,84,908	56,48,198	39,011	81,303	51,698	-	91,442	10,44,688	42,878	369	30,053	70,29,640	75,12,393
<b>Adjustment for change in Reserve for Unexpired Risk</b>	<b>(91,609)</b>	<b>(81,149)</b>	<b>-</b>	<b>(81,149)</b>	<b>(1,05,906)</b>	<b>(77,698)</b>	<b>(1,83,604)</b>	<b>(1,138)</b>	<b>(18,804)</b>	<b>(4,926)</b>	<b>-</b>	<b>(21,161)</b>	<b>(1,56,751)</b>	<b>42,878</b>	<b>(135)</b>	<b>(15,344)</b>	<b>(3,58,986)</b>	<b>(5,31,744)</b>
<b>Total Premium Earned (Net)</b>	<b>47,621</b>	<b>94,599</b>	<b>-</b>	<b>94,599</b>	<b>16,69,056</b>	<b>11,26,462</b>	<b>27,95,518</b>	<b>19,639</b>	<b>38,500</b>	<b>17,442</b>	<b>-</b>	<b>51,718</b>	<b>7,72,776</b>	<b>45,160</b>	<b>414</b>	<b>11,059</b>	<b>37,52,226</b>	<b>38,94,446</b>

(Rs. '000)

**For the Period Ended June 30, 2018**

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 :	3,09,523	1,14,635	-	1,14,635	14,63,135	8,16,653	22,79,788	23,025	71,159	66,673	-	61,369	8,81,097	2,095	7,247	36,466	34,28,918	38,53,076
Add : Premium on Reinsurance Accepted	1,21,333	15,709	-	15,709	-	-	-	-	5,296	3,536	-	-	-	-	-	-	8,832	1,45,875
Less : Premium on Reinsurance Ceded	3,59,390	46,242	-	46,242	87,477	43,175	1,30,652	4,068	29,758	55,639	-	3,859	1,36,684	1,676	6,782	23,130	3,92,248	7,97,880
<b>Net Premium</b>	<b>71,466</b>	<b>84,102</b>	<b>-</b>	<b>84,102</b>	<b>13,75,658</b>	<b>7,73,478</b>	<b>21,49,136</b>	<b>18,957</b>	<b>46,697</b>	<b>14,570</b>	<b>-</b>	<b>57,510</b>	<b>7,44,413</b>	<b>419</b>	<b>465</b>	<b>13,336</b>	<b>30,45,502</b>	<b>32,01,070</b>
Adjustment for change in Unexpired Risk Reserve:																		
Less: Reserve created during the period	2,75,625	95,979	-	95,979	31,61,282	17,30,933	48,92,215	32,803	74,523	36,192	-	79,186	8,42,765	0	600	25,565	59,83,850	63,55,454
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	657	18,332	60,41,119	63,38,392
<b>Adjustment for change in Reserve for Unexpired Risk</b>	<b>(36,532)</b>	<b>(37,799)</b>	<b>-</b>	<b>(37,799)</b>	<b>2,34,899</b>	<b>1,09,091</b>	<b>3,43,990</b>	<b>(5,820)</b>	<b>(16,075)</b>	<b>(5,321)</b>	<b>-</b>	<b>(22,129)</b>	<b>(2,96,430)</b>	<b>66,232</b>	<b>57</b>	<b>(7,233)</b>	<b>57,269</b>	<b>(17,062)</b>
<b>Total Premium Earned (Net)</b>	<b>34,934</b>	<b>46,303</b>	<b>-</b>	<b>46,303</b>	<b>16,10,557</b>	<b>8,82,569</b>	<b>24,93,126</b>	<b>13,137</b>	<b>30,622</b>	<b>9,249</b>	<b>-</b>	<b>35,381</b>	<b>4,47,984</b>	<b>66,651</b>	<b>522</b>	<b>6,103</b>	<b>31,02,771</b>	<b>31,84,008</b>

(Rs. '000)

**For the Quarter Ended June 30, 2019**

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Premium from Direct Business Written :	8,10,772	2,38,479	-	2,38,479	18,91,156	13,50,900	32,42,056	24,619	1,25,091	1,01,831	-	77,395	10,76,807	13,831	7,792	64,540	47,33,962	57,83,213
Add : Premium on Reinsurance Accepted	91,571	6,146	-	6,146	-	-	-	-	427	3,256	-	-	-	-	-	-	3,683	1,01,400
Less : Premium on Reinsurance Ceded	7,63,113	68,878	-	68,878	1,16,194	1,46,740	2,62,934	3,841	68,214	82,719	-	4,516	1,47,280	11,549	7,243	38,137	6,26,433	14,58,424
<b>Net Premium</b>	<b>1,39,230</b>	<b>1,75,747</b>	<b>-</b>	<b>1,75,747</b>	<b>17,74,962</b>	<b>12,04,160</b>	<b>29,79,122</b>	<b>20,778</b>	<b>57,304</b>	<b>22,368</b>	<b>-</b>	<b>72,879</b>	<b>9,29,527</b>	<b>2,282</b>	<b>549</b>	<b>26,403</b>	<b>41,11,212</b>	<b>44,26,189</b>
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Less: Reserve created during the period	4,40,613	2,14,897	-	2,14,897	34,69,196	23,62,606	58,31,801	40,150	1,00,107	56,624	-	1,12,603	12,01,439	-	504	45,397	73,88,626	80,44,136
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<b>Adjustment for change in Reserve for Unexpired Risk</b>	<b>(91,609)</b>	<b>(81,149)</b>	<b>-</b>	<b>(81,149)</b>	<b>(1,05,906)</b>	<b>(77,698)</b>	<b>(1,83,604)</b>	<b>(1,138)</b>	<b>(18,804)</b>	<b>(4,926)</b>	<b>-</b>	<b>(21,161)</b>	<b>(1,56,751)</b>	<b>42,878</b>	<b>(135)</b>	<b>(15,344)</b>	<b>(3,58,986)</b>	<b>(5,31,744)</b>
<b>Total Premium Earned (Net)</b>	<b>47,621</b>	<b>94,599</b>	<b>-</b>	<b>94,599</b>	<b>16,69,056</b>	<b>11,26,462</b>	<b>27,95,518</b>	<b>19,639</b>	<b>38,500</b>	<b>17,442</b>	<b>-</b>	<b>51,718</b>	<b>7,72,776</b>	<b>45,160</b>	<b>414</b>	<b>11,059</b>	<b>37,52,226</b>	<b>38,94,446</b>

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<b>Net Premium</b>	<b>71,466</b>	<b>84,102</b>	<b>-</b>	<b>84,102</b>	<b>13,75,658</b>	<b>7,73,478</b>	<b>21,49,136</b>	<b>18,957</b>	<b>46,697</b>	<b>14,570</b>	<b>-</b>	<b>57,510</b>	<b>7,44,413</b>	<b>419</b>	<b>465</b>	<b>13,336</b>	<b>30,45,502</b>	<b>32,01,070</b>
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