

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	For the Period Ended September 30, 2019																	
	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 :	11,80,775	4,50,762	-	4,50,762	38,02,388	28,82,089	66,84,477	50,148	1,90,100	1,90,330	-	1,80,898	19,80,413	46,72,892	12,686	1,13,314	1,40,75,257	1,57,06,794
Add : Premium on Reinsurance Accepted	1,35,430	6,681	-	6,681	-	-	-	-	3,295	5,867	-	-	-	-	-	-	9,161	1,51,273
Less : Premium on Reinsurance Ceded	10,74,931	1,49,471	-	1,49,471	2,33,610	3,14,527	5,48,137	7,759	81,613	1,56,149	-	10,550	2,89,113	38,73,205	11,836	64,114	50,42,476	62,66,877
Net Premium	2,41,274	3,07,972	-	3,07,972	35,68,778	25,67,562	61,36,340	42,389	1,11,782	40,048	-	1,70,348	16,91,300	7,99,687	850	49,200	90,41,942	95,91,188
Adjustment for change in Unexpired Risk Reserve:																		
Less: Reserve created during the period	4,64,493	2,37,642	-	2,37,642	35,04,437	25,06,480	60,10,917	42,075	1,04,243	54,490	-	1,49,560	13,42,442	4,64,782	423	53,286	82,22,221	89,24,356
Add: Reserve created during the previous year Written back	3,49,004	1,33,749	-	1,33,749	33,63,291	22,84,907	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
Adjustment for change in Reserve for Unexpired Risk	(1,15,489)	(1,03,894)	-	(1,03,894)	(1,41,147)	(2,21,573)	(3,62,720)	(3,064)	(23,939)	(2,793)	-	(58,118)	(2,97,755)	(4,21,904)	(54)	(23,233)	(11,92,581)	(14,11,964)
Total Premium Earned (Net)	1,25,785	2,04,079	-	2,04,079	34,27,632	23,45,989	57,73,621	39,325	88,842	37,256	-	1,12,230	13,93,546	3,77,783	796	25,967	78,49,363	81,79,226

(Rs. '000)

Particulars	For the Period Ended September 30, 2018																	
	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 :	5,10,200	2,30,122	-	2,30,122	30,38,748	18,37,960	48,76,708	45,543	1,30,931	1,27,136	-	1,25,194	16,81,573	28,82,131	11,863	62,348	99,43,428	1,06,83,750
Add : Premium on Reinsurance Accepted	1,56,443	16,107	-	16,107	-	-	-	-	5,296	6,454	-	-	-	-	-	-	11,749	1,84,299
Less : Premium on Reinsurance Ceded	5,25,313	84,173	-	84,173	1,81,753	1,00,995	2,82,748	7,967	56,888	1,02,965	-	7,867	3,35,171	24,06,506	11,138	41,426	32,52,676	38,62,162
Net Premium	1,41,330	1,62,056	-	1,62,056	28,56,995	17,36,965	45,93,960	37,576	79,339	30,625	-	1,17,327	13,46,402	4,75,625	726	20,922	67,02,502	70,05,887
Adjustment for change in Unexpired Risk Reserve:																		
Less: Reserve created during the period	2,96,009	1,18,126	-	1,18,126	30,07,847	17,88,044	47,95,891	36,212	73,483	40,256	-	96,958	10,43,111	2,77,873	266	24,364	63,88,414	68,02,548
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
Adjustment for change in Reserve for Unexpired Risk	(56,916)	(59,946)	-	(59,946)	3,88,334	51,979	4,40,314	(9,229)	(15,036)	(9,386)	-	(39,901)	(4,96,775)	(2,11,641)	391	(6,032)	(3,47,295)	(4,64,156)
Total Premium Earned (Net)	84,414	1,02,110	-	1,02,110	32,45,329	17,88,945	50,34,274	28,347	64,303	21,240	-	77,426	8,49,627	2,63,984	1,117	14,890	63,55,208	65,41,731

(Rs. '000)

Particulars	For the Quarter Ended September 30, 2019																	
	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 :	3,70,003	2,12,283	-	2,12,283	19,11,232	15,31,189	34,42,420	25,529	65,009	88,499	-	1,03,503	9,03,606	46,59,061	4,894	48,774	93,41,295	99,23,580
Add : Premium on Reinsurance Accepted	43,860	635	-	635	-	-	-	-	2,867	2,611	-	-	-	-	-	-	5,478	49,872
Less : Premium on Reinsurance Ceded	3,11,817	80,593	-	80,593	1,17,416	1,67,787	2,85,202	3,918	13,399	73,430	-	6,034	1,41,833	38,61,656	4,593	25,977	44,16,042	48,08,452
Net Premium	1,02,045	1,32,225	-	1,32,225	17,93,816	13,63,402	31,57,218	21,612	54,478	17,679	-	97,469	7,61,773	7,97,405	300	22,797	49,30,730	51,65,000
Adjustment for change in Unexpired Risk Reserve:																		
Less: Reserve created during the period	23,880	22,745	-	22,745	35,241	1,43,874	1,79,116	1,925	4,135	(2,133)	-	36,957	1,41,004	4,64,782	(80)	7,889	8,33,595	8,80,219
Add: Reserve created during the previous year Written back	-	-	-	-	1	(1)	-	-	-	-	-	-	-	-	-	-	-	(1)
Adjustment for change in Reserve for Unexpired Risk	23,880	22,745	-	22,745	35,241	1,43,875	1,79,116	1,925	4,135	(2,133)	-	36,957	1,41,004	4,64,782	(80)	7,889	8,33,595	8,80,219
Total Premium Earned (Net)	78,165	1,09,480	-	1,09,480	17,58,575	12,19,527	29,78,102	19,686	50,343	19,813	-	60,512	6,20,769	3,32,623	381	14,908	40,97,136	42,84,781

(Rs. '000)

Particulars	For the Quarter Ended September 30, 2018																	
	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 :	2,00,677	1,15,487	-	1,15,487	15,75,613	10,21,307	25,96,920	22,518	59,772	60,463	-	63,826	8,00,476	28,80,035	4,616	25,883	65,14,510	68,30,673
Add : Premium on Reinsurance Accepted	35,109	398	-	398	-	-	-	-	2,917	-	-	-	-	-	-	-	2,917	38,425
Less : Premium on Reinsurance Ceded	1,65,923	37,932	-	37,932	94,276	57,820	1,52,097	3,899	27,130	47,326	-	4,008	1,98,487	24,04,830	4,355	18,297	28,60,427	30,64,282
Net Premium	69,863	77,953	-	77,953	14,81,337	9,63,487	24,44,824	18,620	32,642	16,055	-	59,818	6,01,988	4,75,206	261	7,586	36,56,999	38,04,816
Adjustment for change in Unexpired Risk Reserve:																		
Less: Reserve created during the period	20,384	22,146	-	22,146	(1,53,435)	57,111	(96,324)	3,408	(1,039)	4,064	-	17,772	2,00,345	2,77,873	(334)	(1,201)	4,04,564	4,47,094
Add: Reserve created during the previous year Written back	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in Reserve for Unexpired Risk	20,384	22,146	-	22,146	(1,53,435)	57,111	(96,324)	3,408	(1,039)	4,064	-	17,772	2,00,345	2,77,873	(334)	(1,201)	4,04,564	4,47,094
Total Premium Earned (Net)	49,479	55,807	-	55,807	16,34,772	9,06,375	25,41,148	15,211	33,682	11,990	-	42,046	4,01,643	1,97,333	595	8,787	32,52,436	33,57,722