

PERIODIC DISCLOSURES

FORM NL-5-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	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															
Claims Paid																			
Direct	1,42,145	2,13,297	-	2,13,297	25,27,447	8,86,760	34,14,207	18,178	(891)	2,51,304	-	70,183	10,64,629	14,43,865	3,275	10,705	62,75,456	66,31,398	
Add : Reinsurance Accepted	23,399	7,400	-	7,400	-	-	-	-	-	25	-	-	-	-	-	-	25	30,824	
Less : Reinsurance Ceded	1,17,164	80,456	-	80,456	1,26,554	1,00,278	2,26,832	1,024	993	2,25,634	-	4,740	57,439	11,52,434	3,080	3,701	16,75,876	18,73,496	
Net Claims Paid	48,380	1,40,741	-	1,40,741	24,00,893	7,86,482	31,87,375	17,154	(1,884)	25,695	-	65,443	10,07,190	2,91,431	195	7,004	45,99,605	47,88,727	
Claims Outstanding (including IBNR & IBNER)																			
Add : Claims Outstanding at the close of the period (net of Re-insurance)	3,22,042	2,78,763	-	2,78,763	11,66,739	1,85,51,405	1,97,18,144	73,258	2,00,067	1,13,112	-	1,59,394	6,16,547	6,06,906	3,536	95,145	2,15,86,107	2,21,86,913	
Less: Claims Outstanding at the beginning of the period (net of Re-insurance)	2,56,889	1,77,448	-	1,77,448	10,72,393	1,70,88,294	1,81,60,687	69,358	1,53,032	1,03,869	-	1,39,306	5,28,073	6,62,025	3,163	77,300	1,98,96,814	2,03,31,150	
Change in Claims Outstanding	65,154	1,01,315	-	1,01,315	94,346	14,63,112	15,57,457	3,900	47,034	9,242	-	20,088	88,474	(55,119)	372	17,844	16,89,294	18,55,763	
Total Claims Incurred	1,13,533	2,42,056	-	2,42,056	24,95,239	22,49,593	47,44,832	21,054	45,151	34,938	-	85,531	10,95,664	2,36,312	568	24,849	62,88,898	66,44,487	

(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															
Claims Paid																			
Direct	64,295	91,539	-	91,539	21,39,907	9,69,332	31,09,239	14,038	18,815	41,701	-	64,243	6,21,887	8,77,978	4,400	37,358	47,89,659	49,45,483	
Add : Reinsurance Accepted	4,764	2,670	-	2,670	-	-	-	-	-	214	-	-	-	-	-	-	214	7,648	
Less : Reinsurance Ceded	55,593	42,943	-	42,943	1,07,200	1,15,703	2,22,903	958	1,819	33,422	-	4,123	42,837	7,02,383	4,180	8,087	10,20,711	11,19,246	
Net Claims Paid	13,466	51,256	-	51,256	20,32,707	8,53,629	28,86,336	13,080	16,996	8,493	-	60,120	5,79,050	1,75,595	220	29,271	37,69,162	38,33,885	
Claims Outstanding (including IBNR & IBNER)																			
Add : Claims Outstanding at the close of the period (net of Re-insurance)	2,43,161	1,52,574	-	1,52,574	13,80,508	1,62,37,558	1,76,18,067	57,096	1,45,734	94,263	-	1,02,821	4,96,114	4,49,840	2,138	74,013	1,90,40,187	1,94,35,922	
Less: Claims Outstanding at the beginning of the period (net of Re-insurance)	1,84,757	1,53,982	-	1,53,982	12,80,785	1,52,87,329	1,65,68,114	43,815	1,30,947	86,209	-	1,01,658	3,22,419	4,77,600	1,786	1,17,739	1,78,50,287	1,81,89,025	
Change in Claims Outstanding	58,404	(1,408)	-	(1,408)	99,722	9,50,230	10,49,953	13,281	14,787	8,054	-	1,264	1,73,695	(27,759)	353	(43,726)	11,89,901	12,46,897	
Total Claims Incurred	71,870	49,848	-	49,848	21,32,430	18,03,859	39,36,289	26,361	31,783	16,547	-	61,383	7,52,745	1,47,835	573	(14,456)	49,59,063	50,80,782	

(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															
Claims Paid																			
Direct	71,801	1,41,844	-	1,41,844	13,40,339	4,31,482	17,71,821	13,950	(5,037)	2,22,789	-	42,044	5,76,683	3,85,339	2,655	6,331	30,16,576	32,30,220	
Add : Reinsurance Accepted	23,258	4,239	-	4,239	-	-	-	-	-	-	-	-	-	-	-	-	-	27,496	
Less : Reinsurance Ceded	64,738	59,316	-	59,316	67,033	53,651	1,20,683	812	(1,938)	2,06,610	-	2,757	36,706	3,06,902	2,522	2,111	6,77,165	8,01,217	
Net Claims Paid	30,321	86,767	-	86,767	12,73,307	3,77,831	16,51,138	13,139	(3,099)	16,179	-	39,287	5,39,977	78,437	133	4,220	23,39,411	24,56,499	
Claims Outstanding (including IBNR & IBNER)																			
Add : Claims Outstanding at the close of the period (net of Re-insurance)	(8,137)	80,992	-	80,992	28,361	7,61,373	7,89,734	2,886	42,931	10,473	-	1,408	36,608	1,82,700	137	18,929	10,85,807	11,58,660	
Less: Claims Outstanding at the beginning of the period (net of Re-insurance)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(1)
Change in Claims Outstanding	(8,137)	80,992	-	80,992	28,361	7,61,373	7,89,734	2,886	42,931	10,473	-	1,408	36,608	1,82,700	137	18,929	10,85,807	11,58,661	
Total Claims Incurred	22,184	1,67,759	-	1,67,759	13,01,667	11,39,205	24,40,872	16,025	39,833	26,652	-	40,695	5,76,585	2,61,137	270	23,149	34,25,218	36,15,160	

(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															
Claims Paid																			
Direct	29,077	31,573	-	31,573	11,57,841	5,68,479	17,26,320	12,516	8,703	11,938	-	41,398	3,69,329	6,95,927	-	5,231	28,71,361	29,32,010	
Add : Reinsurance Accepted	2,401	2,514	-	2,514	-	-	-	-	-	64	-	-	-	-	-	-	64	4,978	
Less : Reinsurance Ceded	28,191	9,272	-	9,272	57,997	54,749	1,12,746	879	1,219	8,528	-	2,190	25,866	5,56,742	-	1,947	7,10,117	7,47,579	
Net Claims Paid	3,287	24,815	-	24,815	10,99,844	5,13,730	16,13,574	11,637	7,484	3,473	-	39,208	3,43,463	1,39,185	-	3,284	21,61,308	21,89,409	
Claims Outstanding (including IBNR & IBNER)																			
Add : Claims Outstanding at the close of the period (net of Re-insurance)	45,356	(12,777)	-	(12,777)	(19,908)	3,98,442	3,78,534	3,365	7,878	(9,904)	-	(1,560)	67,358	(49,167)	279	(24,406)	3,72,378	4,04,956	
Less: Claims Outstanding at the beginning of the period (net of Re-insurance)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(1)
Change in Claims Outstanding	45,356	(12,777)	-	(12,777)	(19,908)	3,98,442	3,78,534	3,365	7,878	(9,904)	-	(1,560)	67,358	(49,167)	279	(24,406)	3,72,378	4,04,957	
Total Claims Incurred	48,643	12,038	-	12,038	10,79,936	9,12,172	19,92,108	15,002	15,362	(6,431)	-	37,648	4,10,821	90,019	279	(21,121)	25,33,686	25,94,366	