

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 Year Ended March 31, 2020																	
	Fire	Marine			Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop / Weather	Credit Insurance	Others	Misc Total	Total
		Cargo	Others	Total														
Premium from Direct Business Written :	22,15,520	8,18,772	-	8,18,772	87,02,166	61,75,746	1,48,77,912	98,766	3,36,539	3,45,190	-	4,55,276	36,47,854	82,80,579	27,135	2,38,832	2,83,08,081	3,13,42,373
Add : Premium on Reinsurance Accepted	1,99,097	9,839	-	9,839	-	-	-	-	11,557	10,897	-	-	-	-	24	22,479	-	2,31,415
Less : Premium on Reinsurance Ceded	19,91,105	2,77,435	-	2,77,435	5,27,860	5,19,290	10,47,150	19,795	1,71,845	2,80,406	-	26,547	6,92,463	68,62,465	25,243	1,38,187	92,64,101	1,15,32,640
Net Premium	4,23,512	5,51,176	-	5,51,176	81,74,308	56,56,458	1,38,30,762	78,971	1,76,251	75,681	-	4,28,729	29,55,391	14,18,114	1,692	1,00,669	1,90,66,460	2,00,41,148
Adjustment for change in Unexpired Risk Reserve:																		
Less: Reserve created during the period	4,86,040	1,52,952	-	1,52,952	41,32,641	28,39,066	69,71,707	40,240	89,264	50,462	-	2,65,018	10,71,824	62,795	316	66,351	86,17,977	92,56,970
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
Adjustment for change in Reserve for Unexpired Risk	(1,37,036)	(19,204)	-	(19,204)	(7,69,351)	(5,54,158)	(13,23,509)	(1,229)	(7,984)	1,236	-	(1,73,576)	(27,136)	(19,917)	53	(36,298)	(15,88,337)	(17,44,577)
Total Premium Earned (Net)	2,86,476	5,31,973	-	5,31,973	74,04,955	51,02,298	1,25,07,254	77,742	1,68,290	76,917	-	2,55,153	29,28,255	13,98,197	1,945	64,371	1,74,78,122	1,82,96,571

(Rs. '000)

Particulars	For the Year Ended March 31, 2019																	
	Fire	Marine			Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop / Weather	Credit Insurance	Others	Misc Total	Total
		Cargo	Others	Total														
Premium from Direct Business Written :	12,32,560	5,20,766	-	5,20,766	67,82,890	46,47,106	1,14,29,996	91,358	3,10,690	3,10,323	-	2,18,735	31,18,263	51,96,085	29,133	1,22,585	2,08,27,167	2,25,80,493
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	2,54,450	-	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	25,54,034	8,56,556	1,835	43,629	1,45,27,483	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	52,36,205	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	(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)	(9,88,521)	(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	63,155	1,37,615	47,087	-	1,70,301	20,55,683	8,79,909	2,123	31,908	1,35,38,962	1,39,89,821

(Rs. '000)

Particulars	For the Quarter Ended March 31, 2020																	
	Fire	Marine			Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop / Weather	Credit Insurance	Others	Misc Total	Total
		Cargo	Others	Total														
Premium from Direct Business Written :	6,39,590	1,77,323	-	1,77,323	22,01,885	14,55,426	36,57,311	25,082	78,711	89,953	-	1,40,582	7,66,581	16,54,374	2,845	70,550	64,85,990	73,02,903
Add : Premium on Reinsurance Accepted	18,098	1,458	-	1,458	-	-	-	-	7,412	2,016	-	-	-	-	-	-	9,428	28,984
Less : Premium on Reinsurance Ceded	4,59,931	57,503	-	57,503	1,28,562	97,991	2,26,554	8,416	59,056	73,932	-	8,195	2,02,518	13,70,685	2,683	43,383	19,95,421	25,12,855
Net Premium	1,97,756	1,21,278	-	1,21,278	20,73,323	13,57,434	34,30,757	16,666	27,068	18,037	-	1,32,387	5,64,063	2,83,690	162	27,166	44,99,997	48,19,032
Adjustment for change in Unexpired Risk Reserve:																		
Less: Reserve created during the period	1,17,945	(45,435)	-	(45,435)	16,094	(54,159)	(38,065)	(780)	(10,222)	(1,471)	-	58,874	(2,79,270)	62,795	(82)	5,275	(2,02,945)	(1,30,436)
Add: Reserve created during the previous year Written back	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in Reserve for Unexpired Risk	(1,17,945)	45,435	-	45,435	(16,094)	54,159	38,065	780	10,222	1,471	-	(58,874)	2,79,270	(62,795)	82	(5,275)	2,02,945	1,30,435
Total Premium Earned (Net)	79,811	1,66,714	-	1,66,714	20,57,229	14,11,593	34,68,822	17,446	37,289	19,507	-	73,512	8,43,331	2,20,896	245	21,892	47,02,940	49,49,488

(Rs. '000)

Particulars	For the Quarter Ended March 31, 2019																	
	Fire	Marine			Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop / Weather	Credit Insurance	Others	Misc Total	Total
		Cargo	Others	Total														
Premium from Direct Business Written :	3,54,627	1,80,199	-	1,80,199	19,82,604	14,59,624	34,42,229	24,005	1,23,125	1,17,995	-	51,016	6,62,624	11,74,151	8,594	35,403	56,39,143	61,73,969
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	20,57,390
Net Premium	92,376	1,09,493	-	1,09,493	18,61,624	11,77,920	30,39,544	19,642	46,685	20,435	-	47,818	5,57,658	1,95,299	577	13,852	39,41,511	41,43,379
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	4,68,395
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)	47,842	94,473	-	94,473	15,64,102	9,99,052	25,63,154	18,180	35,947	12,078	-	46,996	6,95,474	1,52,421	372	8,047	35,32,668	36,74,983