

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)																		
For the Year Ended March 31, 2020																		
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														
Claims Paid																		
Direct	4,96,315	4,91,767	-	4,91,767	53,33,246	28,73,924	82,07,170	40,935	928	3,20,619	-	1,37,387	21,64,623	19,98,806	2,575	32,919	1,29,05,963	1,38,94,044
Add : Reinsurance Accepted	61,953	29,997	-	29,997	-	-	-	-	-	708	-	-	-	-	-	-	708	92,658
Less : Reinsurance Ceded	4,24,360	1,46,415	-	1,46,415	2,66,865	3,23,899	5,90,764	2,218	(7,907)	2,78,777	-	9,376	1,22,318	15,92,849	2,415	14,122	26,04,932	31,75,707
Net Claims Paid	1,33,908	3,75,349	-	3,75,349	50,66,381	25,50,025	76,16,406	38,717	8,895	42,648	-	1,28,011	20,42,306	4,05,957	160	18,797	1,03,01,736	1,08,10,998
Claims Outstanding (Including IBNR & IBNER):																		
Add : Claims Outstanding at the close of the period (net of Re-insurance)	3,38,428	4,19,719	-	4,19,719	13,04,936	1,94,84,222	2,07,89,158	94,516	2,14,107	1,11,065	-	1,64,894	7,99,396	8,03,691	5,493	1,10,644	2,30,92,964	2,38,51,111
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	81,539	2,42,271	-	2,42,271	2,32,543	23,95,928	26,28,471	25,159	61,075	7,196	-	25,588	2,71,323	1,41,666	2,329	33,343	31,96,150	35,19,960
Total Claims Incurred	2,15,447	6,17,620	-	6,17,620	52,98,924	49,45,953	1,02,44,877	63,875	69,910	49,744	-	1,53,599	23,13,628	5,47,623	2,490	52,141	1,34,97,887	1,43,30,964
For the Year Ended March 31, 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														
Claims Paid																		
Direct	3,10,678	4,29,700	-	4,29,700	44,99,657	20,10,130	65,09,787	31,466	43,496	1,76,325	-	1,13,864	17,27,555	23,84,289	4,480	50,345	1,10,41,606	1,17,81,984
Add : Reinsurance Accepted	7,490	9,215	-	9,215	-	-	-	-	-	325	-	-	-	-	-	-	325	17,029
Less : Reinsurance Ceded	2,68,737	2,54,215	-	2,54,215	2,25,408	2,15,539	4,40,948	1,726	20,391	1,51,277	-	6,364	1,07,163	19,03,601	4,256	15,668	26,51,394	31,74,345
Net Claims Paid	49,431	1,84,700	-	1,84,700	42,74,249	17,94,591	60,68,839	29,740	23,104	25,373	-	1,07,500	16,20,392	4,80,689	224	34,677	83,90,838	86,24,668
Claims Outstanding (Including IBNR & IBNER):																		
Add : Claims Outstanding at the close 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
Less: Claims Outstanding at the beginning of the period (net of Re-insurance)	1,94,757	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	72,131	23,466	-	23,466	(2,08,392)	18,00,965	15,92,573	25,543	22,085	17,660	-	37,648	2,05,654	1,84,425	1,378	(40,439)	20,46,528	21,42,125
Total Claims Incurred	1,21,562	2,08,166	-	2,08,166	40,85,856	35,95,555	75,61,412	55,283	45,189	43,033	-	1,45,148	18,26,046	6,85,113	1,802	(5,782)	1,04,37,068	1,07,86,793
For the Quarter Ended March 31, 2020																		
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														
Claims Paid																		
Direct	2,83,808	1,47,377	-	1,47,377	14,23,229	10,64,993	24,88,222	14,303	194	46,302	-	40,726	5,37,906	83,882	(700)	12,837	32,23,672	36,54,855
Add : Reinsurance Accepted	24,965	17,548	-	17,548	-	-	-	-	-	665	-	-	-	-	-	-	665	43,178
Less : Reinsurance Ceded	2,47,773	39,281	-	39,281	71,209	1,03,338	1,74,547	746	33	39,331	-	3,195	30,362	66,446	(665)	6,750	3,20,742	6,07,796
Net Claims Paid	60,999	1,25,645	-	1,25,645	13,52,020	9,61,655	23,13,675	13,557	161	7,637	-	37,531	5,07,544	17,436	(36)	6,087	29,03,598	30,90,238
Claims Outstanding (Including IBNR & IBNER):																		
Add : Claims Outstanding at the close of the period (net of Re-insurance)	15,332	69,287	-	69,287	1,27,262	3,45,263	4,72,525	10,604	1,053	(9,688)	-	1,958	1,16,998	(41,731)	1,292	10,743	5,63,754	6,48,373
Less: Claims Outstanding at the beginning of the period (net of Re-insurance)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in Claims Outstanding	15,332	69,287	-	69,287	1,27,262	3,45,263	4,72,525	10,604	1,053	(9,688)	-	1,958	1,16,998	(41,731)	1,292	10,743	5,63,754	6,48,373
Total Claims Incurred	76,331	1,94,931	-	1,94,931	14,79,282	13,06,918	27,86,199	24,161	1,214	(2,051)	-	39,489	6,24,544	(24,295)	1,256	16,829	34,67,350	37,38,610
For the Quarter Ended March 31, 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														
Claims Paid																		
Direct	1,53,816	2,66,521	-	2,66,521	13,02,193	5,00,470	18,02,662	12,637	13,555	21,501	-	27,405	5,62,811	15,00,990	(3,697)	6,400	39,64,263	43,84,601
Add : Reinsurance Accepted	828	746	-	746	-	-	-	-	-	11	-	-	-	-	-	-	11	1,585
Less : Reinsurance Ceded	1,31,230	1,97,524	-	1,97,524	65,264	48,859	1,14,123	712	8,851	12,077	-	1,378	39,812	11,96,961	(3,512)	3,314	13,73,715	17,02,469
Net Claims Paid	23,414	69,743	-	69,743	12,36,929	4,51,610	16,88,539	11,925	4,704	9,436	-	26,027	5,42,999	3,04,028	(185)	3,086	25,90,560	26,83,717
Claims Outstanding (Including IBNR & IBNER):																		
Add : Claims Outstanding at the close of the period (net of Re-insurance)	(5,216)	40,153	-	40,153	(2,02,827)	4,82,987	2,80,160	4,092	16,454	(1,891)	-	17,455	(81,082)	(2,23,316)	915	4,643	17,430	52,368
Less: Claims Outstanding at the beginning of the period (net of Re-insurance)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in Claims Outstanding	(5,216)	40,153	-	40,153	(2,02,827)	4,82,987	2,80,160	4,092	16,454	(1,891)	-	17,455	(81,082)	(2,23,316)	915	4,643	17,430	52,368
Total Claims Incurred	18,199	1,09,895	-	1,09,895	10,34,103	9,34,598	19,68,698	16,017	21,159	7,544	-	43,481	4,61,818	80,713	731	7,729	26,07,990	27,36,085