

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)

For the period ended June 30, 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	95,033	80,975	-	80,975	5,47,692	(1,21,895)	4,25,797	9,439	248	12,727	-	10,859	2,51,832	16,048	3,731	9,861	7,40,542	9,16,550
Add : Reinsurance Accepted	5,655	3,575	-	3,575	-	-	-	-	-	318	-	-	-	-	-	-	318	9,548
Less : Reinsurance Ceded	67,064	13,482	-	13,482	26,448	413	26,861	472	150	8,652	-	516	13,140	7,990	3,544	4,745	66,070	1,46,616
Net Claims Paid	33,624	71,068	-	71,068	5,21,243	(1,22,308)	3,98,935	8,967	98	4,392	-	10,344	2,38,693	8,058	187	5,118	6,74,789	7,79,482
Claims Outstanding (Including IBNR & IBNER):																		
Add : Claims Outstanding at the close of the period (net of Re-insurance)	4,65,344	4,35,738	-	4,35,738	17,68,319	2,08,70,574	2,26,38,893	98,030	2,25,482	1,27,676	-	1,98,078	9,40,967	6,22,812	5,543	1,19,632	2,49,77,112	2,58,78,195
Less: Claims Outstanding at the beginning 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
Change in Claims Outstanding	1,26,917	16,020	-	16,020	4,63,383	13,86,352	18,49,734	3,513	11,375	16,611	-	33,184	1,41,572	(1,80,879)	50	8,988	18,84,148	20,27,085
Total Claims Incurred	1,60,540	87,087	-	87,087	9,84,626	12,64,044	22,46,669	12,479	11,473	21,003	-	43,527	3,80,285	(1,72,821)	297	14,105	25,58,939	28,06,566

(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														
Claims Paid																		
Direct	70,344	71,952	-	71,952	11,87,108	4,55,278	16,42,386	4,228	4,146	28,515	-	28,139	4,87,946	10,58,526	620	4,374	32,58,880	34,01,177
Add : Reinsurance Accepted	140	3,162	-	3,162	-	-	-	-	-	25	-	-	-	-	-	-	25	3,327
Less : Reinsurance Ceded	52,427	21,140	-	21,140	59,521	46,627	1,06,149	212	2,931	19,024	-	1,983	20,733	8,45,532	558	1,590	9,98,712	10,72,279
Net Claims Paid	18,058	53,973	-	53,973	11,27,587	4,08,651	15,36,237	4,016	1,215	9,516	-	26,156	4,67,212	2,12,994	62	2,784	22,60,193	23,32,225
Claims Outstanding (Including IBNR & IBNER):																		
Add : Claims Outstanding at the close of the period (net of Re-insurance)	3,30,180	1,97,771	-	1,97,771	11,38,378	1,77,90,032	1,89,28,410	70,371	1,57,135	1,02,639	-	1,57,986	5,79,939	4,24,206	3,398	76,216	2,05,00,301	2,10,28,252
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	73,291	20,323	-	20,323	65,985	7,01,738	7,67,724	1,014	4,103	(1,231)	-	18,680	51,866	(2,37,819)	235	(1,084)	6,03,487	6,97,102
Total Claims Incurred	91,349	74,298	-	74,297	11,93,572	11,10,389	23,03,961	5,030	5,318	8,286	-	44,837	5,19,078	(24,825)	297	1,699	28,63,680	30,29,327

(Rs. '000)

For the quarter ended June 30, 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																		
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Add : Reinsurance Accepted	5,655	3,575	-	3,575	-	-	-	-	-	318	-	-	-	-	-	-	318	9,548
Less : Reinsurance Ceded	67,064	13,482	-	13,482	26,448	413	26,861	472	150	8,652	-	516	13,140	7,990	3,544	4,745	66,068	1,46,616
Net Claims Paid	33,624	71,068	-	71,068	5,21,243	(1,22,308)	3,98,935	8,967	98	4,392	-	10,344	2,38,692	8,057	188	5,118	6,74,791	7,79,482
Claims Outstanding (Including IBNR & IBNER):																		
Add : Claims Outstanding at the close of the period (net of Re-insurance)	4,65,344	4,35,738	-	4,35,738	17,68,319	2,08,70,574	2,26,38,893	98,030	2,25,482	1,27,676	-	1,98,078	9,40,967	6,22,812	5,543	1,19,632	2,49,77,112	2,58,78,195
Less: Claims Outstanding at the beginning 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
Change in Claims Outstanding	1,26,917	16,020	-	16,020	4,63,383	13,86,352	18,49,734	3,513	11,375	16,611	-	33,184	1,41,572	(1,80,879)	50	8,988	18,84,148	20,27,085
Total Claims Incurred	1,60,540	87,087	-	87,087	9,84,626	12,64,044	22,46,670	12,480	11,473	21,003	-	43,527	3,80,285	(1,72,822)	298	14,103	25,58,939	28,06,566

(Rs. '000)

For the quarter ended June 30, 2019

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Net Claims Paid	18,058	53,973	-	53,973	11,27,587	4,08,650	15,36,237	4,016	1,215	9,516	-	26,156	4,67,212	2,12,994	62	2,784	22,60,193	23,32,225
Claims Outstanding (Including IBNR & IBNER):																		
Add : Claims Outstanding at the close of the period (net of Re-insurance)	3,30,180	1,97,771	-	1,97,771	11,38,378	1,77,90,032	1,89,28,410	70,371	1,57,135	1,02,639	-	1,57,986	5,79,939	4,24,206	3,398	76,216	2,05,00,301	2,10,28,252
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	73,291	20,323	-	20,323	65,985	7,01,738	7,67,724	1,014	4,103	(1,231)	-	18,680	51,866	(2,37,819)	235	(1,084)	6,03,487	6,97,102
Total Claims Incurred	91,348	74,298	-	74,297	11,93,573	11,10,389	23,03,960	5,030	5,319	8,284	-	44,836	5,19,078	(24,825)	297	1,699	28,63,681	30,29,327