

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, 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 :	18,24,026	3,68,558	-	3,68,558	28,69,571	20,79,479	49,49,050	51,284	2,12,131	1,95,620	-	2,20,703	20,61,686	55,10,637	12,020	1,53,920	1,33,67,051	1,55,59,635	
Add : Premium on Reinsurance Accepted	1,63,180	12,065	-	12,065	-	-	-	-	665	8,861	-	-	-	-	-	-	9,526	1,84,751	
Less : Premium on Reinsurance Ceded	16,40,745	1,35,693	-	1,35,693	1,74,352	1,58,512	3,32,864	8,358	1,37,331	1,67,268	-	14,410	2,49,996	45,41,213	11,320	81,991	55,44,751	73,21,189	
Net Premium	3,46,441	2,44,930	-	2,44,930	26,95,219	19,20,967	46,16,186	42,926	75,465	37,213	-	2,06,293	18,11,690	9,69,424	700	71,929	78,31,826	84,23,197	
Adjustment for change in Unexpired Risk Reserve:																			
Less: Reserve created during the period	6,45,484	1,82,592	-	1,82,592	30,51,607	21,78,475	52,30,082	39,876	1,24,326	51,478	-	3,01,365	16,62,612	5,37,697	486	95,078	80,43,000	88,71,076	
Add: Reserve created during the previous year Written back	4,86,040	1,52,952	-	1,52,952	41,32,640	28,39,066	69,71,706	40,240	89,264	50,462	-	2,65,018	10,71,824	62,795	316	66,351	86,17,976	92,56,968	
Adjustment for change in Reserve for Unexpired Risk	(1,59,444)	(29,640)	-	(29,640)	10,81,033	6,80,591	17,41,624	364	(35,062)	(1,016)	-	(36,347)	(5,90,788)	(4,74,902)	(170)	(28,727)	5,74,976	3,85,892	
Total Premium Earned (Net)	1,86,997	2,15,290	-	2,15,290	37,76,252	25,81,558	63,57,810	43,290	40,403	36,197	-	1,69,946	12,20,902	4,94,522	530	43,202	84,06,802	88,09,089	

(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	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	1,40,75,258	1,57,06,795	
Add : Premium on Reinsurance Accepted	1,35,430	6,681	-	6,681	-	-	-	-	3,295	5,867	-	-	-	-	-	-	9,162	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	62,66,878	
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	90,41,944	95,91,190	
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	82,22,218	89,24,353	
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)	(1,03,893)	-	(1,03,893)	(1,41,146)	(2,21,573)	(3,62,719)	(3,064)	(22,940)	(2,792)	-	(58,118)	(2,97,754)	(4,21,904)	(64)	(23,233)	(11,92,578)	(14,11,960)	
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	78,49,366	81,79,230	

(Rs. '000)

Particulars	For the quarter ended September 30, 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 :	5,92,890	1,62,734	-	1,62,734	17,54,025	11,82,780	29,36,805	26,227	99,058	98,860	-	1,24,477	9,32,848	54,07,896	7,032	81,560	97,14,763	1,04,70,387	
Add : Premium on Reinsurance Accepted	70,183	7,972	-	7,972	-	-	-	-	575	1,350	-	-	-	-	-	-	1,924	80,080	
Less : Premium on Reinsurance Ceded	4,93,420	61,722	-	61,722	1,02,046	62,012	1,64,058	4,303	79,098	76,573	-	7,338	1,62,738	44,56,091	6,660	37,100	49,93,960	55,49,101	
Net Premium	1,69,652	1,08,984	-	1,08,984	16,51,979	11,20,768	27,72,747	21,924	20,536	23,637	-	1,17,139	7,70,110	9,51,805	372	44,459	47,22,727	50,01,366	
Adjustment for change in Unexpired Risk Reserve:																			
Less: Reserve created during the period	22,232	1,076	-	1,076	(2,07,175)	(1,70,805)	(3,77,981)	(435)	13,397	1,974	-	27,892	1,08,874	5,37,697	169	21,184	3,32,774	3,56,080	
Add: Reserve created during the previous year Written back	-	-	-	-	(1)	-	-	-	-	-	-	-	-	-	-	-	(1)	(1)	
Adjustment for change in Reserve for Unexpired Risk	(22,232)	(1,076)	-	(1,076)	2,07,174	1,70,805	3,77,979	435	(13,397)	(1,974)	-	(27,892)	(1,08,874)	(5,37,697)	(169)	(21,184)	(3,32,775)	(3,56,080)	
Total Premium Earned (Net)	1,47,420	1,07,908	-	1,07,908	18,59,153	12,91,573	31,50,726	22,359	7,139	21,663	-	89,247	6,61,236	4,14,108	203	23,275	43,89,952	46,45,285	

(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	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	34,42,421	25,529	65,009	88,499	-	1,03,503	9,03,606	46,59,061	4,894	48,774	93,41,296	99,23,582	
Add : Premium on Reinsurance Accepted	43,859	535	-	535	-	-	-	-	2,868	2,611	-	-	-	-	-	-	5,479	49,873	
Less : Premium on Reinsurance Ceded	3,11,818	80,593	-	80,593	1,17,416	1,67,787	2,85,203	3,918	13,399	73,430	-	6,034	1,41,833	38,61,656	4,593	25,977	44,16,043	48,08,454	
Net Premium	1,02,044	1,32,225	-	1,32,225	17,93,816	13,63,402	31,57,218	21,611	54,478	17,680	-	97,469	7,61,779	7,97,405	301	22,797	49,90,732	51,65,001	
Adjustment for change in Unexpired Risk Reserve:																			
Less: Reserve created during the period	23,880	22,745	-	22,745	35,241	1,43,674	1,79,115	1,925	4,136	(2,134)	-	36,957	1,41,003	4,64,782	(81)	7,889	8,33,592	8,80,217	
Add: Reserve created during the previous year Written back	-	-	-	-	1	(1)	-	-	-	-	-	-	-	-	-	-	-	-	
Adjustment for change in Reserve for Unexpired Risk	(23,880)	(22,745)	-	(22,745)	(35,240)	(1,43,675)	(1,79,115)	(1,925)	(4,136)	2,134	-	(36,957)	(1,41,003)	(4,64,782)	81	(7,889)	(8,33,592)	(8,80,217)	
Total Premium Earned (Net)	78,164	1,09,480	-	1,09,480	17,58,576	12,19,527	29,78,103	19,686	50,342	19,814	-	60,512	6,20,770	3,32,623	382	14,908	40,97,140	42,84,784	