

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																		
bharti AXA redefining general insurance																		
CLAIMS INCURRED (NET)																		
For the period ended September 30, 2020																		
(Rs. '000)																		
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	3,14,682	1,82,028	-	1,82,028	19,02,452	3,08,267	22,10,719	18,372	2,693	24,065	-	38,955	6,81,202	85,414	3,731	48,795	31,13,946	36,10,656
Add : Reinsurance Accepted	53,929	5,254	-	5,254	-	-	-	-	-	1,893	-	-	7,555	-	-	-	9,448	68,631
Less : Reinsurance Ceded	2,24,292	39,595	-	39,595	93,707	35,548	1,29,255	918	377	15,939	-	1,920	35,493	62,374	3,544	28,879	2,78,699	5,42,586
Net Claims Paid	1,44,319	1,47,687	-	1,47,687	18,08,745	2,72,719	20,81,464	17,454	2,316	10,019	-	37,035	6,53,264	23,040	187	19,918	28,44,895	31,36,701
Claims Outstanding (Including IBNR & IBNER):																		
Add : Claims Outstanding at the close of the period (net of Re-insurance)	4,55,458	4,47,011	-	4,47,011	15,02,521	2,14,62,398	2,29,64,919	1,07,984	2,55,225	1,27,365	-	2,16,102	8,87,519	9,64,637	6,676	1,23,271	2,56,53,698	2,65,56,167
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	1,17,030	27,292	-	27,292	1,97,585	19,78,176	21,75,761	13,468	41,118	16,300	-	51,208	88,123	1,60,946	1,183	12,627	25,60,734	27,05,056
Total Claims Incurred	2,61,349	1,74,979	-	1,74,979	20,06,330	22,50,895	42,57,225	30,922	43,434	26,319	-	88,243	7,41,387	1,83,988	1,370	32,543	54,05,429	58,41,767
For the period ended September 30, 2019																		
(Rs. '000)																		
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	1,42,145	2,13,797	-	2,13,797	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	62,75,455	66,31,397
Add : Reinsurance Accepted	23,399	7,400	-	7,400	-	-	-	-	-	26	-	-	-	-	-	-	26	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	16,75,877	18,73,497
Net Claims Paid	48,380	1,40,741	-	1,40,741	24,00,893	7,86,482	31,87,375	17,154	(1,884)	25,696	-	65,443	10,07,190	2,91,431	195	7,004	45,99,603	47,88,724
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	2,15,86,109	2,21,86,914
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	1,98,96,813	2,03,31,150
Change in Claims Outstanding	65,153	1,01,315	-	1,01,315	94,346	14,63,111	15,57,457	3,900	47,035	9,243	-	20,088	88,474	(55,119)	373	17,845	16,89,296	18,55,764
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	62,88,899	66,44,488
For the quarter ended September 30, 2020																		
(Rs. '000)																		
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	2,19,649	1,01,053	-	1,01,053	13,54,760	4,30,162	17,84,922	8,933	2,445	11,338	-	28,096	4,29,370	69,366	-	38,934	23,73,404	26,94,106
Add : Reinsurance Accepted	48,274	1,679	-	1,679	-	-	-	-	-	1,575	-	-	7,555	-	-	-	9,130	59,083
Less : Reinsurance Ceded	1,57,228	26,113	-	26,113	67,259	35,135	1,02,394	446	227	7,287	-	1,404	22,353	54,384	-	24,134	2,12,629	3,95,970
Net Claims Paid	1,10,695	76,619	-	76,619	12,87,501	3,95,027	16,82,528	8,487	2,218	5,626	-	26,692	4,14,572	14,982	-	14,800	21,69,905	23,87,219
Claims Outstanding (Including IBNR & IBNER):																		
Add : Claims Outstanding at the close of the period (net of Re-insurance)	(9,886)	11,273	-	11,273	(2,65,798)	5,91,824	3,26,026	9,954	29,743	(311)	-	18,024	(53,448)	3,41,825	1,133	3,639	6,76,586	6,77,972
Less: Claims Outstanding at the beginning of the period (net of Re-insurance)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in Claims Outstanding	(9,887)	11,272	-	11,272	(2,65,798)	5,91,824	3,26,027	9,955	29,743	(311)	-	18,024	(53,449)	3,41,825	1,133	3,639	6,76,586	6,77,971
Total Claims Incurred	1,00,808	87,891	-	87,891	10,21,703	9,86,851	20,08,555	18,442	31,961	5,315	-	44,716	3,61,123	3,56,807	1,133	18,439	28,46,491	30,35,190
For the quarter ended September 30, 2019																		
(Rs. '000)																		
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	71,801	1,41,845	-	1,41,845	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	30,16,575	32,30,220
Add : Reinsurance Accepted	23,259	4,238	-	4,238	-	-	-	-	-	-	-	-	-	-	-	-	-	27,497
Less : Reinsurance Ceded	64,737	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	8,01,218
Net Claims Paid	30,323	86,767	-	86,767	12,73,306	3,77,831	16,51,138	13,138	(9,099)	16,179	-	39,287	5,39,977	78,437	133	4,220	23,39,410	24,56,499
Claims Outstanding (Including IBNR & IBNER):																		
Add : Claims Outstanding at the close of the period (net of Re-insurance)	(8,138)	80,992	-	80,992	28,361	7,61,373	7,89,734	2,887	42,932	10,473	-	1,408	36,608	1,82,700	138	18,929	10,85,808	11,58,662
Less: Claims Outstanding at the beginning of the period (net of Re-insurance)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(2)	-
Change in Claims Outstanding	(8,138)	80,992	-	80,992	28,361	7,61,373	7,89,733	2,886	42,932	10,474	-	1,408	36,608	1,82,700	138	18,929	10,85,809	11,58,662
Total Claims Incurred	22,185	1,67,759	-	1,67,759	13,01,667	11,39,204	24,40,871	16,024	39,833	26,653	-	40,695	5,76,585	2,61,137	271	23,149	34,25,219	36,15,161