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 December 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	5,15,560	2,89,707	-	2,89,707	33,07,203	9,23,753	42,30,956	27,538	7,930	69,904	-	77,772	12,93,560	7,94,354	3,780	75,329	65,81,122	73,86,389
Add : Reinsurance Accepted	99,799	44,553	-	44,553	-	-	-	-	-	2,317	-	-	7,555	-	-	-	9,871	1,54,193
Less : Reinsurance Ceded	4,52,702	77,667	-	77,667	2,00,184	80,819	2,81,003	1,377	1,137	54,032	-	4,467	73,499	6,22,147	3,591	46,583	10,87,837	16,18,206
Net Claims Paid	**1,62,627**	**2,56,593**	**-**	**2,56,593**	**31,07,019**	**8,42,934**	**39,49,953**	**26,161**	**6,793**	**18,189**	**-**	**73,305**	**12,27,616**	**1,72,207**	**189**	**28,746**	**55,03,189**	**59,22,379**
Claims Outstanding (including IBNR & IBNER):																		
Add : Claims Outstanding at the close of the period (net of Re-insurance)	4,63,754	4,47,574	-	4,47,574	12,37,735	2,18,26,767	2,30,64,502	1,17,165	2,80,057	1,19,361	-	1,89,283	8,48,954	15,09,936	6,994	1,24,942	2,62,61,194	2,71,72,522
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	2,38,51,110
Change in Claims Outstanding	1,25,327	27,855	-	27,855	(67,201)	23,42,545	22,75,344	22,649	65,950	8,295	-	24,389	49,559	7,06,245	1,502	14,298	31,68,231	33,21,412
Total Claims Incurred	**2,87,953**	**2,84,448**	**-**	**2,84,448**	**30,39,818**	**31,65,479**	**62,25,297**	**48,810**	**72,743**	**26,485**	**-**	**97,694**	**12,77,174**	**8,78,452**	**1,690**	**43,044**	**86,71,389**	**92,43,790**

(Rs. '000)

For the Period Ended December 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	2,12,508	3,44,390	-	3,44,390	39,10,018	18,08,931	57,18,948	26,632	734	2,74,317	-	96,662	16,26,717	19,14,924	3,275	20,082	96,82,290	1,02,39,188
Add : Reinsurance Accepted	36,988	12,449	-	12,449	-	-	-	-	-	41	-	-	-	-	-	-	41	49,477
Less : Reinsurance Ceded	1,76,587	1,07,134	-	1,07,134	1,95,656	2,20,561	4,16,217	1,472	(7,940)	2,39,446	-	6,182	91,957	15,26,403	3,080	7,373	22,84,188	25,67,910
Net Claims Paid	**72,909**	**2,49,705**	**-**	**2,49,705**	**37,14,362**	**15,88,370**	**53,02,732**	**25,160**	**8,674**	**34,912**	**-**	**90,480**	**15,34,760**	**3,88,521**	**195**	**12,709**	**73,98,141**	**77,20,756**
Claims Outstanding (including IBNR & IBNER):																		
Add : Claims Outstanding at the close of the period (net of Re-insurance)	3,23,096	3,50,432	-	3,50,432	11,77,674	1,91,38,960	2,03,16,634	83,912	2,13,054	1,20,753	-	1,62,936	6,82,397	8,45,421	4,200	99,901	2,25,29,210	2,32,02,737
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	5,62,025	3,163	77,300	1,98,96,815	2,03,31,151
Change in Claims Outstanding	66,207	1,72,984	-	1,72,984	1,05,281	20,50,666	21,55,947	14,555	60,022	16,883	-	23,631	1,54,324	1,83,396	1,037	22,601	26,32,396	28,71,587
Total Claims Incurred	**1,39,116**	**4,22,689**	**-**	**4,22,689**	**38,19,643**	**36,39,036**	**74,58,679**	**39,714**	**68,696**	**51,796**	**-**	**1,14,110**	**16,89,084**	**5,71,917**	**1,232**	**35,310**	**1,00,30,537**	**1,05,92,344**

(Rs. '000)

For the Quarter Ended December 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	2,00,878	1,07,679	-	1,07,679	14,04,751	6,15,486	20,20,237	9,166	5,237	45,839	-	38,817	6,12,358	7,08,940	49	26,534	34,67,176	37,75,733
Add : Reinsurance Accepted	45,840	39,299	-	39,299	-	-	-	-	-	424	-	-	(0)	-	-	-	423	85,562
Less : Reinsurance Ceded	2,28,410	38,072	-	38,072	1,06,477	45,271	1,51,748	459	760	38,093	-	2,547	38,006	5,59,773	47	17,704	8,09,138	10,75,620
Net Claims Paid	**18,307**	**1,08,905**	**-**	**1,08,905**	**12,98,275**	**5,70,215**	**18,68,489**	**8,707**	**4,476**	**8,169**	**-**	**36,270**	**5,74,351**	**1,49,168**	**1**	**8,829**	**26,58,462**	**27,85,675**
Claims Outstanding (including IBNR & IBNER):																		
Add : Claims Outstanding at the close of the period (net of Re-insurance)	8,296	563	-	563	(2,64,786)	3,64,369	99,583	9,181	24,832	(8,004)	-	(26,819)	(38,565)	5,45,299	318	1,671	6,07,496	6,16,355
Less: Claims Outstanding at the beginning of the period (net of Re-insurance)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in Claims Outstanding	8,297	563	-	563	(2,64,786)	3,64,369	99,583	9,181	24,832	(8,005)	-	(26,819)	(38,564)	5,45,300	319	1,672	6,07,497	6,16,355
Total Claims Incurred	**26,604**	**1,09,468**	**-**	**1,09,468**	**10,33,489**	**9,34,584**	**19,68,073**	**17,888**	**29,308**	**165**	**-**	**9,450**	**5,35,788**	**6,94,465**	**320**	**10,500**	**32,65,960**	**34,02,030**

(Rs. '000)

For the Quarter Ended December 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	70,363	1,30,593	-	1,30,593	13,82,571	9,22,171	23,04,741	8,454	1,625	23,013	-	26,479	5,62,088	4,71,059	(0)	9,377	34,06,834	36,07,790
Add : Reinsurance Accepted	13,589	5,049	-	5,049	-	-	-	-	-	16	-	-	-	-	-	-	16	18,654
Less : Reinsurance Ceded	59,423	26,678	-	26,678	69,102	1,20,283	1,89,385	448	(8,933)	13,812	-	1,442	34,518	3,73,969	(0)	3,672	6,08,311	6,94,412
Net Claims Paid	**24,529**	**1,08,963**	**-**	**1,08,963**	**13,13,468**	**8,01,887**	**21,15,356**	**8,007**	**10,558**	**9,218**	**-**	**25,037**	**5,27,570**	**97,090**	**0**	**5,705**	**27,98,539**	**29,32,052**
Claims Outstanding (including IBNR & IBNER):																		
Add : Claims Outstanding at the close of the period (net of Re-insurance)	1,054	71,669	-	71,669	10,935	5,87,555	5,98,490	10,654	12,987	7,641	-	3,542	65,850	2,38,515	664	4,756	9,43,101	10,15,824
Less: Claims Outstanding at the beginning of the period (net of Re-insurance)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in Claims Outstanding	1,054	71,669	-	71,669	10,935	5,87,555	5,98,490	10,655	12,987	7,640	-	3,543	65,850	2,38,515	664	4,756	9,43,100	10,15,824
Total Claims Incurred	**25,583**	**1,80,631**	**-**	**1,80,631**	**13,24,404**	**13,89,443**	**27,13,846**	**18,661**	**23,546**	**16,858**	**-**	**28,579**	**5,93,421**	**3,35,605**	**664**	**10,461**	**37,41,639**	**39,47,876**
	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-