

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	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														
Premium from Direct Business Written :	32,42,152	7,51,227	-	7,51,227	80,61,102	56,23,698	1,36,84,799	1,02,042	3,95,859	4,02,529	-	4,80,339	40,87,473	80,41,480	19,982	3,91,159	2,76,05,663	3,15,99,043
Add : Premium on Reinsurance Accepted	1,95,905	16,069	-	16,069	-	-	-	-	7,656	14,887	-	-	-	-	-	-	22,542	2,34,516
Less : Premium on Reinsurance Ceded	28,08,654	3,24,958	-	3,24,958	5,45,590	3,86,394	9,31,984	16,601	2,84,515	3,44,543	-	28,066	8,26,680	66,44,400	18,759	1,49,533	92,45,082	1,23,78,693
<b>Net Premium</b>	<b>6,29,403</b>	<b>4,42,338</b>	<b>-</b>	<b>4,42,338</b>	<b>75,15,512</b>	<b>52,37,304</b>	<b>1,27,52,819</b>	<b>85,444</b>	<b>1,19,000</b>	<b>72,873</b>	<b>-</b>	<b>4,52,279</b>	<b>32,80,793</b>	<b>13,97,080</b>	<b>1,223</b>	<b>2,43,026</b>	<b>1,89,89,125</b>	<b>1,94,54,866</b>
Adjustment for change in Unexpired Risk Reserve:																		
Less: Reserve created during the period	6,28,249	1,38,304	-	1,38,304	43,17,020	29,94,323	73,11,343	39,019	1,03,143	47,851	-	3,81,521	15,01,064	36,081	320	1,86,091	96,06,433	1,03,72,986
Add: Reserve created during the previous year Written back	4,86,040	1,52,952	-	1,52,952	41,32,641	28,39,066	69,71,706	40,240	89,264	50,462	-	2,65,018	10,71,824	62,795	316	66,351	86,17,977	92,56,970
<b>Adjustment for change In Reserve for Unexpired Risk</b>	<b>(1,42,209)</b>	<b>14,648</b>	<b>-</b>	<b>14,648</b>	<b>(1,84,379)</b>	<b>(1,55,257)</b>	<b>(3,39,638)</b>	<b>1,224</b>	<b>(13,879)</b>	<b>2,611</b>	<b>-</b>	<b>(1,16,504)</b>	<b>(4,29,240)</b>	<b>26,714</b>	<b>(4)</b>	<b>(1,19,740)</b>	<b>(9,88,456)</b>	<b>(11,16,016)</b>
<b>Total Premium Earned (Net)</b>	<b>4,87,194</b>	<b>4,56,986</b>	<b>-</b>	<b>4,56,986</b>	<b>73,31,133</b>	<b>50,82,047</b>	<b>1,24,13,180</b>	<b>86,662</b>	<b>1,05,121</b>	<b>75,484</b>	<b>-</b>	<b>3,35,770</b>	<b>28,31,553</b>	<b>14,23,794</b>	<b>1,219</b>	<b>1,23,886</b>	<b>1,79,94,669</b>	<b>1,83,38,848</b>

(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														
Premium from Direct Business Written :	22,15,520	8,18,772	-	8,18,772	87,02,166	61,75,746	1,48,77,912	98,766	3,36,539	3,45,190	-	4,55,276	36,47,854	82,80,579	27,135	2,38,832	2,83,08,081	3,13,42,373
Add : Premium on Reinsurance Accepted	1,99,097	9,839	-	9,839	-	-	-	-	11,557	10,897	-	-	-	-	-	24	22,479	2,31,415
Less : Premium on Reinsurance Ceded	19,91,105	2,77,435	-	2,77,435	5,27,860	5,19,290	10,47,150	19,795	1,71,845	2,80,406	-	26,547	6,92,463	68,62,465	25,243	1,38,187	92,64,101	1,15,32,640
<b>Net Premium</b>	<b>4,23,512</b>	<b>5,51,176</b>	<b>-</b>	<b>5,51,176</b>	<b>81,74,306</b>	<b>56,56,456</b>	<b>1,38,30,762</b>	<b>78,971</b>	<b>1,76,251</b>	<b>76,681</b>	<b>-</b>	<b>4,28,729</b>	<b>29,55,391</b>	<b>14,18,114</b>	<b>1,892</b>	<b>1,00,669</b>	<b>1,90,86,460</b>	<b>2,00,41,148</b>
Adjustment for change in Unexpired Risk Reserve:																		
Less: Reserve created during the period	4,86,040	1,52,952	-	1,52,952	41,32,641	28,39,066	69,71,707	40,240	89,264	50,462	-	2,65,018	10,71,824	62,795	316	66,351	86,17,979	92,56,970
Add: Reserve created during the previous year Written back	3,49,004	1,33,749	-	1,33,749	33,63,290	22,84,908	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
<b>Adjustment for change In Reserve for Unexpired Risk</b>	<b>(1,37,036)</b>	<b>(19,204)</b>	<b>-</b>	<b>(19,204)</b>	<b>(7,69,351)</b>	<b>(5,54,158)</b>	<b>(13,23,509)</b>	<b>(1,229)</b>	<b>(7,961)</b>	<b>1,236</b>	<b>-</b>	<b>(1,73,576)</b>	<b>(27,138)</b>	<b>(19,917)</b>	<b>53</b>	<b>(36,298)</b>	<b>(15,88,337)</b>	<b>(17,44,577)</b>
<b>Total Premium Earned (Net)</b>	<b>2,86,476</b>	<b>5,31,972</b>	<b>-</b>	<b>5,31,972</b>	<b>74,04,955</b>	<b>51,02,299</b>	<b>1,25,07,253</b>	<b>77,741</b>	<b>1,68,290</b>	<b>76,917</b>	<b>-</b>	<b>2,55,153</b>	<b>29,28,255</b>	<b>13,98,197</b>	<b>1,945</b>	<b>64,371</b>	<b>1,74,78,122</b>	<b>1,82,96,571</b>

(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														
Premium from Direct Business Written :	7,25,474	1,81,663	-	1,81,663	24,95,575	16,59,697	41,55,271	26,972	1,12,973	1,04,073	-	1,37,283	9,56,602	7,52,537	512	1,52,126	63,98,249	73,05,496
Add : Premium on Reinsurance Accepted	27,510	1,990	-	1,990	-	-	-	-	1,674	2,177	-	-	-	-	(0)	-	3,850	33,350
Less : Premium on Reinsurance Ceded	5,88,836	89,278	-	89,278	1,95,546	1,17,670	3,13,216	4,336	1,08,046	88,405	-	10,059	3,05,767	6,37,914	428	38,657	15,06,829	21,84,944
<b>Net Premium</b>	<b>1,64,148</b>	<b>94,375</b>	<b>-</b>	<b>94,375</b>	<b>23,00,028</b>	<b>15,42,027</b>	<b>38,42,055</b>	<b>22,636</b>	<b>6,801</b>	<b>17,844</b>	<b>-</b>	<b>1,27,224</b>	<b>6,50,835</b>	<b>1,14,623</b>	<b>83</b>	<b>1,13,467</b>	<b>48,95,370</b>	<b>51,53,891</b>
Adjustment for change in Unexpired Risk Reserve:																		
Less: Reserve created during the period	12,471	(26,092)	-	(26,092)	5,32,044	2,94,867	8,26,911	1,661	(11,124)	243	-	50,541	(1,79,298)	4,770	(170)	70,252	7,63,784	7,50,163
Add: Reserve created during the previous year Written back	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Adjustment for change In Reserve for Unexpired Risk</b>	<b>(12,471)</b>	<b>26,092</b>	<b>-</b>	<b>26,092</b>	<b>(5,32,044)</b>	<b>(2,94,867)</b>	<b>(8,26,911)</b>	<b>(1,661)</b>	<b>11,124</b>	<b>(243)</b>	<b>-</b>	<b>(50,541)</b>	<b>1,79,298</b>	<b>(4,770)</b>	<b>170</b>	<b>(70,252)</b>	<b>(7,63,784)</b>	<b>(7,50,163)</b>
<b>Total Premium Earned (Net)</b>	<b>1,51,677</b>	<b>1,20,466</b>	<b>-</b>	<b>1,20,466</b>	<b>17,67,985</b>	<b>12,47,160</b>	<b>30,15,144</b>	<b>20,975</b>	<b>17,724</b>	<b>17,600</b>	<b>-</b>	<b>76,683</b>	<b>8,30,130</b>	<b>1,09,854</b>	<b>255</b>	<b>43,217</b>	<b>41,31,586</b>	<b>44,03,728</b>

(Rs. '000)

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		CARGO	OTHERS	TOTAL														
Premium from Direct Business Written :	6,39,590	1,77,323	-	1,77,323	22,01,885	14,55,426	36,57,311	25,082	78,711	89,953	-	1,40,582	7,66,581	16,54,374	2,845	70,550	64,85,990	73,02,903
Add : Premium on Reinsurance Accepted	18,098	1,458	-	1,458	-	-	-	-	7,412	2,016	-	-	-	-	-	-	9,428	28,941
Less : Premium on Reinsurance Ceded	4,59,931	57,503	-	57,503	1,28,562	97,991	2,26,554	8,416	59,056	73,932	-	8,195	2,02,518	13,70,685	2,683	43,383	19,95,421	25,12,855
<b>Net Premium</b>	<b>1,97,756</b>	<b>1,21,278</b>	<b>-</b>	<b>1,21,278</b>	<b>20,73,323</b>	<b>13,57,434</b>	<b>34,30,757</b>	<b>16,666</b>	<b>27,066</b>	<b>18,037</b>	<b>-</b>	<b>1,32,387</b>	<b>5,64,063</b>	<b>2,83,690</b>	<b>162</b>	<b>27,166</b>	<b>44,99,997</b>	<b>48,19,032</b>
Adjustment for change in Unexpired Risk Reserve:																		
Less: Reserve created during the period	1,17,945	(45,435)	-	(45,435)	16,094	(54,159)	(38,065)	(780)	(10,222)	(1,471)	-	58,874	(2,79,270)	62,795	(82)	5,275	(2,02,945)	(1,30,436)
Add: Reserve created during the previous year Written back	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Adjustment for change In Reserve for Unexpired Risk</b>	<b>(1,17,945)</b>	<b>45,435</b>	<b>-</b>	<b>45,435</b>	<b>(16,094)</b>	<b>54,159</b>	<b>38,065</b>	<b>780</b>	<b>10,222</b>	<b>1,471</b>	<b>-</b>	<b>(58,874)</b>	<b>2,79,270</b>	<b>(62,795)</b>	<b>82</b>	<b>(5,275)</b>	<b>2,02,945</b>	<b>1,30,435</b>
<b>Total Premium Earned (Net)</b>	<b>79,812</b>	<b>1,66,714</b>	<b>-</b>	<b>1,66,714</b>	<b>20,57,229</b>	<b>14,11,592</b>	<b>34,88,822</b>	<b>17,445</b>	<b>37,288</b>	<b>19,508</b>	<b>-</b>	<b>73,513</b>	<b>8,43,333</b>	<b>2,20,895</b>	<b>244</b>	<b>21,890</b>	<b>47,02,943</b>	<b>49,49,468</b>