

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)

For the period ended June 30, 2021

Particulars	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 :	808,651	186,695	-	186,695	1,296,314	1,020,501	2,316,815	21,122	103,711	89,159	-	83,274	834,518	-	4,652	106,604	3,559,854	4,555,201
Add : Premium on Reinsurance Accepted	35,434	1,847	-	1,847	-	-	-	-	-	2,926	-	-	-	-	-	-	2,926	40,207
Less : Premium on Reinsurance Ceded	720,940	67,895	-	67,895	92,745	75,325	168,070	6,238	76,343	77,755	-	5,224	140,190	-	4,289	27,043	505,151	1,293,987
<b>Net Premium</b>	<b>123,145</b>	<b>120,647</b>	<b>-</b>	<b>120,647</b>	<b>1,203,569</b>	<b>945,176</b>	<b>2,148,745</b>	<b>14,884</b>	<b>27,368</b>	<b>14,330</b>	<b>-</b>	<b>78,050</b>	<b>694,328</b>	<b>-</b>	<b>363</b>	<b>79,561</b>	<b>3,057,629</b>	<b>3,301,421</b>
Adjustment for change in Unexpired Risk Reserve:																		
Less: Reserve created during the period	612,427	149,490	-	149,490	3,608,711	2,619,444	6,228,155	36,160	93,674	46,127	-	375,447	1,467,600	-	240	201,249	8,448,652	9,210,569
Add: Reserve created during the previous year Written back	628,249	138,304	-	138,304	4,317,020	2,994,323	7,311,343	39,019	103,143	47,851	-	381,521	1,501,064	36,081	320	186,091	9,606,433	10,372,986
<b>Adjustment for change In Reserve for Unexpired Risk</b>	<b>15,822</b>	<b>(11,185)</b>	<b>-</b>	<b>(11,185)</b>	<b>708,309</b>	<b>374,878</b>	<b>1,083,188</b>	<b>2,859</b>	<b>9,468</b>	<b>1,724</b>	<b>-</b>	<b>6,075</b>	<b>33,463</b>	<b>36,081</b>	<b>81</b>	<b>(15,158)</b>	<b>1,157,781</b>	<b>1,162,418</b>
<b>Total Premium Earned (Net)</b>	<b>138,967</b>	<b>109,461</b>	<b>-</b>	<b>109,461</b>	<b>1,911,878</b>	<b>1,320,055</b>	<b>3,231,933</b>	<b>17,743</b>	<b>36,837</b>	<b>16,054</b>	<b>-</b>	<b>84,124</b>	<b>727,792</b>	<b>36,081</b>	<b>443</b>	<b>64,403</b>	<b>4,215,410</b>	<b>4,463,838</b>

(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	Credit Insurance	Others	Misc Total	Total
		Cargo	Others	Total														
Premium from Direct Business Written :	1,231,136	205,824	-	205,824	1,115,546	896,699	2,012,245	25,057	113,073	96,760	-	96,226	1,128,838	102,741	4,988	72,360	3,652,288	5,089,247
Add : Premium on Reinsurance Accepted	92,977	4,093	-	4,093	-	-	-	-	90	7,511	-	-	-	-	0	7,601	104,671	
Less : Premium on Reinsurance Ceded	1,147,325	73,971	-	73,971	72,306	96,500	168,806	4,055	58,233	90,695	-	7,072	87,258	85,122	4,660	44,891	550,791	1,772,088
<b>Net Premium</b>	<b>176,788</b>	<b>135,946</b>	<b>-</b>	<b>135,946</b>	<b>1,043,240</b>	<b>800,199</b>	<b>1,843,439</b>	<b>21,002</b>	<b>54,930</b>	<b>13,576</b>	<b>-</b>	<b>89,154</b>	<b>1,041,580</b>	<b>17,619</b>	<b>328</b>	<b>27,469</b>	<b>3,109,097</b>	<b>3,421,831</b>
Adjustment for change in Unexpired Risk Reserve:																		
Less: Reserve created during the period	623,252	181,516	-	181,516	3,258,782	2,349,280	5,608,062	40,311	110,929	49,504	-	273,473	1,553,738	-	317	73,894	7,710,228	8,514,996
Add: Reserve created during the previous year Written back	486,040	152,952	-	152,952	4,132,641	2,839,066	6,971,707	40,240	89,264	50,462	-	265,018	1,071,824	62,795	316	66,351	8,617,977	9,256,969
<b>Adjustment for change In Reserve for Unexpired Risk</b>	<b>(137,211)</b>	<b>(28,564)</b>	<b>-</b>	<b>(28,564)</b>	<b>873,858</b>	<b>489,785</b>	<b>1,363,644</b>	<b>(70)</b>	<b>(21,665)</b>	<b>958</b>	<b>-</b>	<b>(6,455)</b>	<b>(481,914)</b>	<b>62,795</b>	<b>(0)</b>	<b>(7,542)</b>	<b>907,750</b>	<b>741,975</b>
<b>Total Premium Earned (Net)</b>	<b>39,576</b>	<b>107,382</b>	<b>-</b>	<b>107,382</b>	<b>1,917,099</b>	<b>1,289,985</b>	<b>3,207,084</b>	<b>20,931</b>	<b>33,265</b>	<b>14,534</b>	<b>-</b>	<b>80,699</b>	<b>559,666</b>	<b>80,414</b>	<b>327</b>	<b>19,926</b>	<b>4,016,846</b>	<b>4,163,804</b>

(Rs. '000)

For the quarter ended June 30, 2021

Particulars	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
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Add : Premium on Reinsurance Accepted	35,434	1,847	-	1,847	-	-	-	-	-	2,926	-	-	-	-	-	-	2,926	40,207
Less : Premium on Reinsurance Ceded	720,940	67,895	-	67,895	92,745	75,325	168,070	6,238	76,343	77,755	-	5,224	140,190	-	4,289	27,043	505,151	1,293,987
<b>Net Premium</b>	<b>123,145</b>	<b>120,647</b>	<b>-</b>	<b>120,647</b>	<b>1,203,569</b>	<b>945,176</b>	<b>2,148,745</b>	<b>14,884</b>	<b>27,368</b>	<b>14,330</b>	<b>-</b>	<b>78,050</b>	<b>694,328</b>	<b>-</b>	<b>363</b>	<b>79,561</b>	<b>3,057,629</b>	<b>3,301,421</b>
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<b>Net Premium</b>	<b>176,788</b>	<b>135,946</b>	<b>-</b>	<b>135,946</b>	<b>1,043,240</b>	<b>800,199</b>	<b>1,843,439</b>	<b>21,002</b>	<b>54,930</b>	<b>13,576</b>	<b>-</b>	<b>89,154</b>	<b>1,041,580</b>	<b>17,619</b>	<b>328</b>	<b>27,469</b>	<b>3,109,097</b>	<b>3,421,831</b>
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