

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 IRDA : 27th June 2008



Date: 31st December 2017

For the Period Ending Dec 2017																
Particulars	Fire	Marine			Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Misc Total	Total
		Cargo	Others	Total												
Premium from Direct Business Written :	403,289	235,619	-	235,619	5,144,447	2,855,742	8,000,189	44,005	153,551	114,498	-	117,159	799,758	2,637,442	11,866,603	12,505,511
Add : Premium on Reinsurance Accepted	93,064	12,503	-	12,503	-	-	-	-	3,853	7,507	-	-	-	-	11,360	116,928
Less : Premium on Reinsurance Ceded	340,371	126,280	-	126,280	308,636	175,757	484,393	4,763	67,423	91,981	-	7,640	65,189	2,164,510	2,885,898	3,352,549
Net Premium	155,982	121,842	-	121,842	4,835,811	2,679,985	7,515,796	39,242	89,982	30,024	-	109,519	734,569	472,932	8,992,064	9,269,890
Adjustment for change in Unexpired Risk Reserve																
Reserve created during the period	189,613	61,185	-	61,185	3,317,809	1,837,109	5,154,917	24,159	55,765	25,973	-	67,377	434,899	66,565	5,829,657	6,080,455
Less: Reserve created during the previous year Written back	96,386	42,021	-	42,021	3,491,622	1,758,799	5,250,421	18,809	46,733	23,693	-	53,650	236,843	20,813	5,650,962	5,789,369
Adjustment for change in Reserve for Unexpired Risk	(93,227)	(19,164)	-	(19,164)	173,813	(78,310)	95,504	(5,349)	(9,032)	(2,281)	-	(13,728)	(198,056)	(45,752)	(178,695)	(291,087)
Total Premium Earned (Net)	62,755	102,678	-	102,678	5,009,624	2,601,676	7,611,300	33,892	80,949	27,743	-	95,791	536,512	427,179	8,813,369	8,978,803

For the Period Ending Dec 2016																
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		Cargo	Others	Total												
Premium from Direct Business Written :	335,903	171,188	-	171,188	5,583,816	2,656,705	8,240,521	38,211	137,292	103,553	-	106,234	541,993	109,301	9,277,106	9,784,197
Add : Premium on Reinsurance Accepted	64,688	21,006	-	21,006	-	-	-	-	3,076	8,024	-	-	66	-	11,166	96,859
Less : Premium on Reinsurance Ceded	315,212	65,497	-	65,497	317,052	167,940	484,992	4,216	61,681	85,215	-	7,268	27,828	66,576	737,775	1,118,485
Net Premium	85,378	126,697	-	126,697	5,266,764	2,488,765	7,755,529	33,996	78,687	26,362	-	98,967	514,231	42,725	8,550,497	8,762,571
Adjustment for change in Unexpired Risk Reserve																
Reserve created during the period	87,482	62,312	-	62,312	3,477,263	1,639,677	5,116,940	19,543	45,069	22,607	-	56,273	267,598	22,262	5,550,292	5,700,086
Less: Reserve created during the previous year Written back	87,197	77,679	-	77,679	3,393,095	1,499,571	4,892,666	23,977	46,653	31,804	-	61,921	280,492	21,936	5,359,449	5,524,324
Adjustment for change in Reserve for Unexpired Risk	(285)	15,367	-	15,367	(84,168)	(140,105)	(224,273)	4,434	1,584	9,197	-	5,648	12,894	(326)	(190,843)	(175,761)
Total Premium Earned (Net)	85,093	142,064	-	142,063	5,182,596	2,348,660	7,531,256	38,429	80,270	35,559	-	104,614	527,125	42,399	8,359,653	8,586,810

For the quarter Ending Dec 2017																
Particulars	Fire	Marine			Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Misc Total	Total
		Cargo	Others	Total												
Premium from Direct Business Written :	156,021	66,118	-	66,118	1,954,627	1,034,540	2,989,167	14,117	49,129	35,631	-	32,448	357,852	1,001,435	4,479,779	4,701,918
Add : Premium on Reinsurance Accepted	36,339	3,072	-	3,072	-	-	-	-	1,028	2,585	-	-	-	-	3,613	43,025
Less : Premium on Reinsurance Ceded	139,190	36,035	-	36,035	121,205	49,724	170,929	1,528	20,361	28,745	-	2,174	36,812	864,744	1,125,292	1,300,517
Net Premium	53,170	33,156	-	33,156	1,833,423	984,816	2,818,239	12,589	29,796	9,471	-	30,274	321,039	136,691	3,358,099	3,444,426
Adjustment for change in Unexpired Risk Reserve																
Reserve created during the period	30,594	(5,790)	-	(5,790)	193,967	78,085	272,052	544	437	669	-	(3,380)	104,716	(114,764)	260,274	285,078
Less: Reserve created during the previous year Written back	-	-	-	-	(0)	(0)	(0)	-	-	-	-	-	-	-	(0)	(0)
Adjustment for change in Reserve for Unexpired Risk	(30,594)	5,790	-	5,790	(193,967)	(78,085)	(272,052)	(544)	(437)	(669)	-	3,380	(104,716)	114,764	(260,274)	(285,078)
Total Premium Earned (Net)	22,576	38,945	-	38,945	1,639,456	906,730	2,546,187	12,045	29,358	8,802	-	33,653	216,323	251,455	3,097,826	3,159,348

For the quarter Ending Dec 2016																
Particulars	Fire	Marine			Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Misc Total	Total
		Cargo	Others	Total												
Premium from Direct Business Written :	93,420	50,363	-	50,363	2,013,039	921,874	2,934,913	10,607	34,593	26,531	-	27,171	132,056	30,996	3,196,868	3,340,651
Add : Premium on Reinsurance Accepted	8,874	4,561	-	4,561	-	-	-	-	-	2,206	-	-	-	-	2,206	15,641
Less : Premium on Reinsurance Ceded	81,175	21,566	-	21,566	114,431	58,227	172,658	1,161	11,559	21,113	-	1,854	6,598	20,014	234,957	337,697
Net Premium	21,120	33,358	-	33,358	1,898,608	863,646	2,762,255	9,446	23,035	7,624	-	25,317	125,458	10,982	2,964,117	3,018,595
Adjustment for change in Unexpired Risk Reserve																
Reserve created during the period	(3,686)	(6,242)	-	(6,242)	163,053	81,108	244,161	(1,618)	(3,224)	(1,605)	-	(8,564)	(37,020)	(4,099)	188,032	178,104
Less: Reserve created during the previous year Written back	-	-	-	-	(0)	0	0	-	-	-	-	-	-	-	0	0
Adjustment for change in Reserve for Unexpired Risk	3,686	6,242	-	6,242	(163,053)	(81,108)	(244,161)	1,618	3,224	1,605	-	8,564	37,020	4,099	(188,032)	(178,104)
Total Premium Earned (Net)	24,806	39,600	-	39,600	1,735,555	782,538	2,518,093	11,064	26,257	9,229	-	33,881	162,478	15,081	2,776,085	2,840,491