

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



Date: 30th June 2018

CLAIMS INCURRED (NET) For the Period Ended June 30, 2018 (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	Others	Misc Total	Total
		Cargo	Others	Total													
<b>Claims Paid</b>																	
Direct	35,218	59,956	-	59,956	982,066	400,853	1,382,920	1,522	10,112	29,763	-	22,846	252,557	182,051	36,526	1,918,297	2,013,472
Add : Reinsurance Accepted	2,363	156	-	156	-	-	-	-	-	150	-	-	-	-	-	150	2,669
Less : Reinsurance Ceded	27,402	33,670	-	33,670	49,203	60,954	110,157	79	600	24,894	-	1,933	16,971	145,641	10,320	310,594	371,666
<b>Net Claims Paid</b>	<b>10,179</b>	<b>26,442</b>	<b>-</b>	<b>26,442</b>	<b>932,863</b>	<b>339,899</b>	<b>1,272,763</b>	<b>1,443</b>	<b>9,512</b>	<b>5,019</b>	<b>-</b>	<b>20,913</b>	<b>235,586</b>	<b>36,410</b>	<b>26,206</b>	<b>1,607,853</b>	<b>1,644,475</b>
<b>Claims Outstanding (including IBNR &amp; IBNER):</b>																	
Add : Claims Outstanding at the close of the period (net of Re-insurance)	197,805	165,351	-	165,351	1,400,416	15,839,116	17,239,532	53,731	137,867	104,168	-	104,481	428,756	499,007	100,278	18,667,809	19,030,865
Less: Claims Outstanding at the beginning of the period (net of Re-insurance)	184,757	153,982	-	153,982	1,280,785	15,287,329	16,568,114	43,815	130,947	86,209	-	101,658	322,419	477,600	119,525	17,850,286	18,189,025
Change in Claims Outstanding	13,047	11,369	-	11,369	119,630	551,788	671,418	9,916	6,909	17,958	-	2,823	106,337	21,407	(19,247)	817,523	841,940
<b>Total Claims Incurred</b>	<b>23,227</b>	<b>37,810</b>	<b>-</b>	<b>37,810</b>	<b>1,052,494</b>	<b>891,687</b>	<b>1,944,181</b>	<b>11,360</b>	<b>16,422</b>	<b>22,978</b>	<b>-</b>	<b>23,736</b>	<b>341,923</b>	<b>57,817</b>	<b>6,999</b>	<b>2,425,376</b>	<b>2,486,415</b>

Particulars	Fire	Marine			Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop / Weather Insurance	Others	Misc Total	Total
		Cargo	Others	Total													
<b>Claims Paid</b>																	
Direct	93,570	38,749	-	38,749	1,377,122	592,445	1,969,567	5,395	-	51,010	-	30,401	138,527	-	22,095	2,216,995	2,349,315
Add : Reinsurance Accepted	188	-	-	-	-	-	-	-	-	152	-	-	-	-	-	152	340
Less : Reinsurance Ceded	79,680	13,104	-	13,104	68,964	151,932	220,896	351	-	42,093	-	2,731	9,369	-	7,476	282,917	375,702
<b>Net Claims Paid</b>	<b>14,078</b>	<b>25,645</b>	<b>-</b>	<b>25,645</b>	<b>1,308,158</b>	<b>440,513</b>	<b>1,748,671</b>	<b>5,044</b>	<b>-</b>	<b>9,069</b>	<b>-</b>	<b>27,669</b>	<b>129,158</b>	<b>-</b>	<b>14,619</b>	<b>1,934,230</b>	<b>1,973,953</b>
<b>Claims Outstanding (including IBNR &amp; IBNER):</b>																	
Add : Claims Outstanding at the close of the period (net of Re-insurance)	172,864	132,366	-	132,366	665,396	14,250,684	14,916,080	34,463	189,644	67,896	-	51,217	165,341	-	60,696	15,485,336	15,790,567
Less: Claims Outstanding at the beginning of the period (net of Re-insurance)	170,411	134,747	-	134,747	776,290	13,790,825	14,567,115	34,110	176,529	67,840	-	60,733	156,887	-	58,448	15,121,663	15,426,820
Change in Claims Outstanding	2,453	(2,380)	-	(2,380)	(110,894)	459,859	348,965	354	13,115	55	-	(9,517)	8,454	-	2,249	363,674	363,747
<b>Total Claims Incurred</b>	<b>16,531</b>	<b>23,265</b>	<b>-</b>	<b>23,265</b>	<b>1,197,264</b>	<b>900,372</b>	<b>2,097,636</b>	<b>5,397</b>	<b>13,115</b>	<b>9,124</b>	<b>-</b>	<b>18,153</b>	<b>137,612</b>	<b>-</b>	<b>16,867</b>	<b>2,297,903</b>	<b>2,337,700</b>

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