

PERIODIC DISCLOSURES

FORM NLC-CLAIMS SCHEDULE

Name of the Insurer: **BHARTI AXA General Insurance Company Limited**  
 Registration No: 150 and Date of Registration with the IRDA : 27th June 2008



Date: As on 30th September 2017

CLAIMS INCURRED (NET)

(Rs. '000)

Particulars	Fire	Marine			Motor OD	Motor TP	Motor Total	Aircraft's Compensation	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Misc Total	Total
		Cargo		Total												
		Cargo	Others													
<b>Claims Paid</b>																
Direct	203,866	92,787	-	92,787	2,468,995	1,353,005	3,822,001	11,238	42	102,791	-	48,960	283,152	54,084	4,322,198	4,618,841
Add : Reinsurance Accepted	815	-	-	-	-	-	-	-	-	178	-	-	-	-	178	993
Less : Reinsurance Ceded	176,552	43,750	-	43,750	359,316	324,620	683,936	649	2	84,491	-	4,105	19,395	27,201	819,780	1,040,081
<b>Net Claims Paid</b>	<b>28,129</b>	<b>49,037</b>	<b>-</b>	<b>49,037</b>	<b>2,109,680</b>	<b>1,028,385</b>	<b>3,138,065</b>	<b>10,589</b>	<b>40</b>	<b>18,478</b>	<b>-</b>	<b>44,855</b>	<b>263,758</b>	<b>26,883</b>	<b>3,502,587</b>	<b>3,579,753</b>
<b>Claims Outstanding (Including IBNR &amp; IBNER)</b>																
Add : Claims Outstanding at the close of the period (Net of Re-insurance)	177,522	132,847	-	132,847	1,325,337	14,558,196	15,883,533	35,040	82,159	92,852	-	60,910	179,739	178,973	16,513,206	16,823,575
Less: Claims Outstanding at the beginning of the period (Net of Re-insurance)	170,411	134,747	-	134,747	776,291	13,790,825	14,567,115	34,110	176,529	67,840	-	60,733	156,687	58,448	15,121,663	15,426,820
Change in Claims Outstanding	7,111	(1,900)	-	(1,900)	549,046	767,371	1,316,417	931	(94,370)	25,012	-	177	22,851	120,525	1,391,544	1,396,755
<b>Total Claims Incurred</b>	<b>35,240</b>	<b>47,138</b>	<b>-</b>	<b>47,138</b>	<b>2,658,726</b>	<b>1,795,757</b>	<b>4,454,482</b>	<b>11,519</b>	<b>(94,329)</b>	<b>43,490</b>	<b>-</b>	<b>45,032</b>	<b>286,609</b>	<b>147,328</b>	<b>4,894,131</b>	<b>4,976,507</b>

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		Cargo		Total												
		Cargo	Others													
<b>Claims Paid</b>																
Direct	214,364	3,593,588	-	3,593,588	2,889,116	880,840	3,769,956	16,150	12	90,635	-	58,211	307,365	70,288	4,312,618	8,120,569
Add : Reinsurance Accepted	212	-	-	-	-	-	-	-	-	599	-	-	-	-	599	811
Less : Reinsurance Ceded	123,822	3,536,742	-	3,536,742	144,983	260,351	405,334	853	5	83,291	-	8,796	19,149	37,176	554,603	4,215,167
<b>Net Claims Paid</b>	<b>90,754</b>	<b>56,846</b>	<b>-</b>	<b>56,846</b>	<b>2,744,133</b>	<b>620,490</b>	<b>3,364,623</b>	<b>15,297</b>	<b>7</b>	<b>7,944</b>	<b>-</b>	<b>49,415</b>	<b>288,216</b>	<b>33,112</b>	<b>3,758,614</b>	<b>3,906,213</b>
<b>Claims Outstanding (Including IBNR &amp; IBNER)</b>																
Add : Claims Outstanding at the close of the period (Net of Re-insurance)	211,121	101,866	-	101,866	848,625	12,179,694	13,028,319	27,765	150,340	65,666	-	51,063	199,618	63,919	13,586,091	13,899,079
Less: Claims Outstanding at the beginning of the period (Net of Re-insurance)	246,815	114,294	-	114,294	1,065,485	11,313,807	12,379,293	30,348	105,712	52,789	-	73,035	207,792	146,607	12,995,575	13,356,684
Change in Claims Outstanding	(35,694)	(12,428)	-	(12,428)	(216,860)	865,886	649,026	(2,583)	44,628	12,277	-	(21,972)	(8,173)	(82,687)	590,516	542,395
<b>Total Claims Incurred</b>	<b>55,061</b>	<b>44,418</b>	<b>-</b>	<b>44,418</b>	<b>2,527,273</b>	<b>1,486,376</b>	<b>4,013,649</b>	<b>12,713</b>	<b>44,636</b>	<b>20,223</b>	<b>-</b>	<b>27,443</b>	<b>280,043</b>	<b>(49,575)</b>	<b>4,349,130</b>	<b>4,448,607</b>

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		Cargo		Total												
		Cargo	Others													
<b>Claims Paid</b>																
Direct	110,295	54,037	-	54,037	1,091,873	760,561	1,852,434	5,843	42	51,781	-	18,559	144,625	31,909	2,105,193	2,269,526
Add : Reinsurance Accepted	627	-	-	-	-	-	-	-	-	36	-	-	-	-	36	653
Less : Reinsurance Ceded	96,872	30,646	-	30,646	290,352	172,887	463,039	298	2	42,398	-	1,374	10,026	19,726	536,863	664,380
<b>Net Claims Paid</b>	<b>14,051</b>	<b>23,392</b>	<b>-</b>	<b>23,392</b>	<b>801,521</b>	<b>587,674</b>	<b>1,389,395</b>	<b>5,545</b>	<b>40</b>	<b>9,409</b>	<b>-</b>	<b>17,185</b>	<b>134,600</b>	<b>12,183</b>	<b>1,568,357</b>	<b>1,605,800</b>
<b>Claims Outstanding (Including IBNR &amp; IBNER)</b>																
Add : Claims Outstanding at the close of the period (Net of Re-insurance)	4,658	481	-	481	(7,270,931)	8,238,384	967,453	577	(107,485)	24,957	-	9,694	14,398	118,277	1,027,870	1,033,009
Less: Claims Outstanding at the beginning of the period (Net of Re-insurance)	-	-	-	-	(7,930,927)	7,930,327	-	-	-	-	-	-	-	-	-	-
Change in Claims Outstanding	4,658	481	-	481	659,966	308,057	967,453	577	(107,485)	24,957	-	9,694	14,398	118,277	1,027,870	1,033,008
<b>Total Claims Incurred</b>	<b>18,709</b>	<b>23,873</b>	<b>-</b>	<b>23,873</b>	<b>1,460,918</b>	<b>895,930</b>	<b>2,356,848</b>	<b>6,122</b>	<b>(107,444)</b>	<b>34,366</b>	<b>-</b>	<b>26,879</b>	<b>148,997</b>	<b>130,459</b>	<b>2,596,227</b>	<b>2,638,807</b>

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		Cargo		Total												
		Cargo	Others													
<b>Claims Paid</b>																
Direct	76,664	2,565,034	-	2,565,034	1,411,384	442,834	1,854,218	10,438	7	33,159	-	26,284	162,316	39,725	2,126,127	4,767,825
Add : Reinsurance Accepted	5	-	-	-	-	-	-	-	-	553	-	-	-	-	553	558
Less : Reinsurance Ceded	31,783	2,526,687	-	2,526,687	70,814	123,836	194,650	560	0	29,136	-	5,551	10,491	22,413	262,801	2,821,271
<b>Net Claims Paid</b>	<b>44,886</b>	<b>38,348</b>	<b>-</b>	<b>38,348</b>	<b>1,340,570</b>	<b>318,998</b>	<b>1,659,568</b>	<b>9,878</b>	<b>7</b>	<b>4,575</b>	<b>-</b>	<b>20,733</b>	<b>151,825</b>	<b>17,312</b>	<b>1,863,878</b>	<b>1,947,112</b>
<b>Claims Outstanding (Including IBNR &amp; IBNER)</b>																
Add : Claims Outstanding at the close of the period (Net of Re-insurance)	(52,570)	(28,676)	-	(28,676)	(4,572)	317,556	312,984	(7,672)	5,944	(15,111)	-	(11,201)	(31,234)	(56,783)	196,927	115,681
Less: Claims Outstanding at the beginning of the period (Net of Re-insurance)	-	-	-	-	(0)	(0)	(0)	-	-	-	-	-	-	-	(0)	(0)
Change in Claims Outstanding	(52,570)	(28,676)	-	(28,676)	(4,572)	317,556	312,984	(7,672)	5,944	(15,111)	-	(11,201)	(31,234)	(56,783)	196,927	115,681
<b>Total Claims Incurred</b>	<b>(7,684)</b>	<b>9,673</b>	<b>-</b>	<b>9,673</b>	<b>1,335,998</b>	<b>636,555</b>	<b>1,972,553</b>	<b>2,206</b>	<b>5,951</b>	<b>(10,536)</b>	<b>-</b>	<b>9,512</b>	<b>120,591</b>	<b>(39,471)</b>	<b>2,060,805</b>	<b>2,062,793</b>