Bajaj Allianz General Insurance Company Limited

IRDA Registration No 113. dated 2nd May, 2001

Schedules to and forming part of the Revenue Accounts and Profit and Loss account for the year ended on and to Balance Sheet as at 31st March 2011

FORM NL-5 - CLAIMS SCHEDULE CLAIMS INCURRED [NET]

Particulars	For the quarter ended 31st March 2011	Upto the quarter ended 31st March 2011	For the quarter ended 31st March 2010	Upto the quarter ended 31st March 2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid				
Direct claims	4,337,188	15,239,420	4,610,933	15,434,994
Add Claims Outstanding at the end of the year	2,969,040	19,177,894	1,869,500	14,632,989
Less Claims Outstanding at the beginning of the year	0	14,632,989	0	11,406,670
Gross Incurred Claims	7,306,228	19,784,325	6,480,433	18,661,313
Add :Re-insurance accepted to direct claims	1,456,863	1,714,623	744,472	784,951
Less :Re-insurance Ceded to claims paid	1,111,035	4,486,244	1,814,139	5,580,576
Total Claims Incurred	7,652,056	17,012,704	5,410,766	13,865,688