

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 nine months ended on and to Balance Sheet as at 31st December 2011

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

Particulars	For the quarter ended 31st December 2011	Upto the nine months ended 31st December 2011	For the quarter ended 31st December 2010	Upto the nine months ended 31st December 2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid				
Direct claims	4,121,305	12,520,922	3,745,928	10,902,232
Add Claims Outstanding at the end of the year	267,877	20,421,697	460,926	16,208,854
Less Claims Outstanding at the beginning of the year	-	19,177,894	-	14,632,989
Gross Incurred Claims	4,389,182	13,764,725	4,206,854	12,478,097
Add :Re-insurance accepted to direct claims	25,896	81,473	1,923	257,760
Less :Re-insurance Ceded to claims paid	1,152,245	4,013,765	1,070,051	3,375,209
Total Claims Incurred	3,262,833	9,832,433	3,138,726	9,360,648