

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 half year ended on and to Balance Sheet as at 30th September 2012

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

	Particulars	For the quarter ended 30th September 2012	Up to Half year ended 30th September 2012	For the quarter ended 30th September 2011	Up to Half year ended 30th September 2011
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid				
	Direct claims	4,523,572	8,289,508	4,331,306	8,399,617
	Add Claims Outstanding at the end of the year	460,962	25,243,591	45,925	20,153,820
	Less Claims Outstanding at the beginning of the year	-	23,964,386	-	19,177,894
	Gross Incurred Claims	4,984,534	9,568,713	4,377,231	9,375,543
	Add :Re-insurance accepted to direct claims	33,230	462,450	(14,498)	55,577
	Less :Re-insurance Ceded to claims paid	1,249,165	2,365,958	1,209,562	2,861,520
	Total Claims Incurred	3,768,599	7,665,205	3,153,171	6,569,600