

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 2012

FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

	Particulars	For the quarter ended 31st December 2012	Up to the nine months ended 31st December 2012	For the quarter ended 31st December 2011	Up to the nine months ended 31st December 2011
		(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)
	Claims paid				
	Direct claims	4,385,456	12,674,964	4,121,305	12,520,922
	Add Claims Outstanding at the end of the year	-2,909,102	22,334,489	267,877	20,421,697
	Less Claims Outstanding at the beginning of the year	-	23,964,386	-	19,177,894
	Gross Incurred Claims	1,476,354	11,045,067	4,389,182	13,764,725
	Add :Re-insurance accepted to direct claims	3,822,732	4,285,182	25,896	81,473
	Less :Re-insurance Ceded to claims paid	1,108,493	3,474,451	1,152,245	4,013,765
	Total Claims Incurred	4,190,593	11,855,798	3,262,833	9,832,433