

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 2014

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

	Particulars	For the quarter ended 31st December 2014	Upto the nine months ended 31st December 2014	For the quarter ended 31st December 2013	Upto the nine months ended 31st December 2013
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid				
	Direct claims	14,346,621	24,895,243	5,304,469	15,459,187
	Add Claims Outstanding at the end of the year	1,846,948	28,943,355	2,111,885	30,320,213
	Less Claims Outstanding at the beginning of the year	-	31,491,739	-	27,337,694
	Gross Incurred Claims	16,193,569	22,346,859	7,416,354	18,441,706
	Add :Re-insurance accepted to direct claims	35,221	9,741,271	224,441	3,572,957
	Less :Re-insurance Ceded to claims paid	9,518,075	11,617,213	1,169,417	3,568,451
	Total Claims Incurred	6,710,715	20,470,917	6,471,378	18,446,212