

# 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 2016

## FORM NL-5 - CLAIMS SCHEDULE

### CLAIMS INCURRED [NET]

	Particulars	For the quarter ended 31st March 2016	For the year ended 31st March 2016	For the quarter ended 31st March 2015	For the year ended 31st March 2015
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid				
	Direct claims	13,901,392	37,130,394	10,416,122	35,311,365
	Add Claims Outstanding at the end of the year	-119,696	36,519,742	781,748	29,725,103
	Less Claims Outstanding at the beginning of the year	-	29,725,103	-	31,491,739
	<b>Gross Incurred Claims</b>	<b>13,781,696</b>	<b>43,925,033</b>	<b>11,197,870</b>	<b>33,544,729</b>
	Add :Re-insurance accepted to direct claims	49,882	372,029	106,373	9,847,644
	Less :Re-insurance Ceded to claims paid	5,869,807	13,758,481	4,215,235	15,832,448
	<b>Total Claims Incurred</b>	<b>7,961,771</b>	<b>30,538,581</b>	<b>7,089,008</b>	<b>27,559,925</b>