

**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 2016

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

Particulars	Marine								Miscellaneous										Total
	Fire	Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others	Total Miscellaneous		
	For the quarter ended 31st December 2016	For the quarter ended 31st December 2016	For the quarter ended 31st December 2016	For the quarter ended 31st December 2016	For the quarter ended 31st December 2016	For the quarter ended 31st December 2016	For the quarter ended 31st December 2016	For the quarter ended 31st December 2016	For the quarter ended 31st December 2016	For the quarter ended 31st December 2016	For the quarter ended 31st December 2016	For the quarter ended 31st December 2016	For the quarter ended 31st December 2016	For the quarter ended 31st December 2016	For the quarter ended 31st December 2016	For the quarter ended 31st December 2016	For the quarter ended 31st December 2016	For the quarter ended 31st December 2016	
	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)
Claims paid																			
Direct claims	423,437	192,477	24,182	216,659	3,097,406	938,772	4,036,178	26,110	30	51,575	0	131,465	2,002,250	7,041	1,557,899	340,267	8,152,815	8,792,911	
Add Claims Outstanding at the end of the year	85,903	33,405	324	33,729	181,891	1,762,251	1,944,142	7,360	10,822	15,633	0	58,787	140,515	111	265,963	56,960	2,500,293	2,619,925	
Less Claims Outstanding at the beginning of the year	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Gross Incurred Claims</b>	<b>509,340</b>	<b>225,882</b>	<b>24,506</b>	<b>250,388</b>	<b>3,279,297</b>	<b>2,701,023</b>	<b>5,980,320</b>	<b>33,470</b>	<b>10,852</b>	<b>67,208</b>	<b>0</b>	<b>190,252</b>	<b>2,142,765</b>	<b>7,152</b>	<b>1,823,862</b>	<b>397,227</b>	<b>10,653,108</b>	<b>11,412,836</b>	
Add :Re-insurance accepted to direct claims	2,517	766	0	766	0	0	0	0	0	-410	0	2,453	0	0	0	0	-1	2,042	5,325
Less :Re-insurance Ceded to claims paid	305,509	75,684	24,051	99,735	200,944	338,462	539,406	1,396	15	39,751	0	18,815	107,210	6,971	1,298,763	83,924	2,096,250	2,501,494	
<b>Total Claims Incurred</b>	<b>206,348</b>	<b>150,964</b>	<b>455</b>	<b>151,419</b>	<b>3,078,353</b>	<b>2,362,561</b>	<b>5,440,914</b>	<b>32,074</b>	<b>10,837</b>	<b>27,047</b>	<b>0</b>	<b>173,890</b>	<b>2,035,556</b>	<b>181</b>	<b>525,099</b>	<b>313,303</b>	<b>8,558,900</b>	<b>8,916,667</b>	

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	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)
Claims paid																			
Direct claims	1,619,237	205,745	0	205,745	2,892,275	1,044,655	3,936,930	33,887	21	104,095	0	86,734	1,428,246	29,123	16,122	264,171	5,899,329	7,724,311	
Add Claims Outstanding at the end of the year	339,425	-56,410	169	-56,241	273,674	1,812,607	2,086,281	4,233	1,050	12,775	-143	28,803	8,512	304	70,887	179,667	2,392,368	2,675,552	
Less Claims Outstanding at the beginning of the year	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-1,371	1,371	0	0	
<b>Gross Incurred Claims</b>	<b>1,958,662</b>	<b>149,335</b>	<b>169</b>	<b>149,504</b>	<b>3,165,949</b>	<b>2,857,262</b>	<b>6,023,211</b>	<b>38,120</b>	<b>1,071</b>	<b>116,870</b>	<b>-143</b>	<b>115,537</b>	<b>1,436,759</b>	<b>29,427</b>	<b>88,380</b>	<b>442,467</b>	<b>8,291,697</b>	<b>10,399,863</b>	
Add :Re-insurance accepted to direct claims	2,129	6,009	0	6,009	0	0	0	0	0	13,881	0	221	0	0	891	14,993	23,131		
Less :Re-insurance Ceded to claims paid	1,399,947	77,251	0	77,251	174,304	440,230	614,534	2,274	6	102,877	0	7,352	77,840	28,832	13,704	76,545	923,964	2,401,162	
<b>Total Claims Incurred</b>	<b>560,844</b>	<b>78,093</b>	<b>169</b>	<b>78,262</b>	<b>2,991,645</b>	<b>2,417,032</b>	<b>5,408,677</b>	<b>35,846</b>	<b>1,065</b>	<b>27,874</b>	<b>-143</b>	<b>108,406</b>	<b>1,358,919</b>	<b>595</b>	<b>74,676</b>	<b>366,812</b>	<b>7,382,726</b>	<b>8,021,832</b>	

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	Upto the nine months ended 31st December 2016	Upto the nine months ended 31st December 2016	Upto the nine months ended 31st December 2016	Upto the nine months ended 31st December 2016	Upto the nine months ended 31st December 2016	Upto the nine months ended 31st December 2016	Upto the nine months ended 31st December 2016	Upto the nine months ended 31st December 2016	Upto the nine months ended 31st December 2016	Upto the nine months ended 31st December 2016	Upto the nine months ended 31st December 2016	Upto the nine months ended 31st December 2016	Upto the nine months ended 31st December 2016	Upto the nine months ended 31st December 2016	Upto the nine months ended 31st December 2016	Upto the nine months ended 31st December 2016	Upto the nine months ended 31st December 2016	
(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)
Claims paid																		
Direct claims	1,468,089	517,713	119,473	637,186	940,874	26,357.45	120,449.4	81,197	65,79	37,247.0	4,801	38,298.1522	50,863,72.749	10,196	17,358.21	9,412,96.729	20,662,09	22,771,484
Add Claims Outstanding at the end of the year	1,330,160	576,631	13,347	589,978	23,757,65.265	35,477,205.74	3,785,297.1	17,432.3	15,258.6	2,508.43	17,388	40,897,8.278	17,591,24.948	1,828	11,692,32.703	1,451,352.071	4,32,386.26	45,158,764
Less Claims Outstanding at the beginning of the year	1,261,192	379,865	13,672	393,537	17,530,19.265	29,703,211.74	3,145,623.1	14,793.2	13,522.2	2,131.34	14,093	20,868,7.392	11,249,11.416	1,371	23,453,2.703	13,288,99.489	3,486,501.3	36,519,742
Gross Incurred Claims	1,537,057	714,479	119,148	833,627	10,031,495	8,409,739	18,441,234	107,588	23,943	410,179	8,096	5,83,272	5,720,586	10,653	2,670,521	1,063,749	29,039,822	31,410,506
Add :Re-insurance accepted to direct claims	38,574	4,262	0	4,262	0	0	0	0	0	10,526	0	2,452,616	0	0	0	1,786,384	1,476.5	57,601
Less :Re-insurance Ceded to claims paid	965,328	243,228	118,710	361,938	770,479	93,481.0	1,705,289	4,229	1,333	3,411.18	4,748	69,509,011	27,601,7.014	10,094	1,449,997	23,775,7.975	41,000.92	5,427,358
<b>Total Claims Incurred</b>	<b>610,303</b>	<b>475,513</b>	<b>438</b>	<b>475,951</b>	<b>9,261,016</b>	<b>7,474,929</b>	<b>16,735,945</b>	<b>103,359</b>	<b>22,610</b>	<b>79,587</b>	<b>3,348</b>	<b>516,216</b>	<b>5,444,569</b>	<b>559</b>	<b>1,220,524</b>	<b>827,778</b>	<b>24,954,495</b>	<b>26,040,749</b>

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(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)
Claims paid																		
Direct claims	2,698,837	670,067	16	670,083	8,599,499	31,212.69	11,720,768	8,592.0	83	23,790.4	113	25,584.4	39,321,77.086	8,512.0	26,828.17	8,593,35.767	1,986,008.2	23,229,002
Add Claims Outstanding at the end of the year	1,412,656	559,719	13,101	572,820	21,447,53.265	28,445,304.74	3,059,005.8	1,688.38	12,147.5	2,241.74	14,107	22,031.3	1,454,990.051	1,217	13,782.9	17,209,63.378	3,465,396.2	36,639,438
Less Claims Outstanding at the beginning of the year	944,283	542,722	12,867	555,589	16,392,17.265	23,579,333.74	2,521,855.1	1,251.87	8,201.3	2,054.12	14,189	16,151.7	1,046,688	312	0	1,371,363	2,822,523.1	29,725,103
Gross Incurred Claims	3,167,210	687,064	250	687,314	9,105,035	7,987,240	17,092,275	129,571	39,545	256,666	31	314,640	4,340,479	86,025	2,820,646	1,208,936	26,288,813	30,143,337
Add :Re-insurance accepted to direct claims	291,541	12,751	0	12,751	0	0	0	0	0	15,121	0	221	0	0	0	251,295.3	1,785.5	322,147
Less :Re-insurance Ceded to claims paid	2,506,206	317,506	15	317,521	49,192.4	1,402,731	1,894,655	5,466	18	207,163	6	2,472.0	25,641,3.409	8,426.9	2,278,903	3,133,33.775	506,494.7	7,888,674
<b>Total Claims Incurred</b>	<b>952,545</b>	<b>382,309</b>	<b>235</b>	<b>382,544</b>	<b>8,613,111</b>	<b>6,584,509</b>	<b>15,197,620</b>	<b>124,105</b>	<b>39,527</b>	<b>64,624</b>	<b>25</b>	<b>290,141</b>	<b>4,084,066</b>	<b>1,756</b>	<b>541,743</b>	<b>898,115</b>	<b>21,241,721</b>	<b>22,576,810</b>