

**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 period ended on and to Balance Sheet as at 31 December 2018

**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 31 December 2018	For the quarter ended 31 December 2018	For the quarter ended 31 December 2018	For the quarter ended 31 December 2018	For the quarter ended 31 December 2018	For the quarter ended 31 December 2018	For the quarter ended 31 December 2018	For the quarter ended 31 December 2018	For the quarter ended 31 December 2018	For the quarter ended 31 December 2018	For the quarter ended 31 December 2018	For the quarter ended 31 December 2018	For the quarter ended 31 December 2018	For the quarter ended 31 December 2018	For the quarter ended 31 December 2018	For the quarter ended 31 December 2018	For the quarter ended 31 December 2018	For the quarter ended 31 December 2018		
(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	10,01,474	2,54,301	-134	2,54,167	30,79,027	16,10,116	46,89,143	24,727	19,610	1,29,681	200	2,36,725	45,72,452	-4,717	10,74,957	4,54,922	1,11,97,700	1,24,53,341		
Add Claims Outstanding at the end of the year	4,779	21,773	0	21,773	1,00,320	26,93,324	27,93,644	29,919	-11,442	3,929	-189	-55,361	73,735	-207	-5,72,634	53,924	23,15,318	23,41,870		
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		
Gross Incurred Claims	10,06,253	2,76,074	-134	2,75,940	31,79,347	43,03,440	74,82,787	54,646	8,168	1,33,610	11	1,81,364	46,46,187	-4,924	5,02,323	5,08,846	1,35,13,018	1,47,95,211		
Add :Re-insurance accepted to direct claims	8,054	1,724	0	1,724	0	0	0	0	0	1,327	0	0	0	0	0	-1	1,326	11,104		
Less :Re-insurance Ceded to claims paid	7,49,004	74,035	-145	73,890	2,07,083	4,41,171	6,48,254	1,337	19,396	1,09,740	20	29,071	7,13,397	-4,670	6,74,709	2,13,321	24,04,575	32,27,469		
<b>Total Claims Incurred</b>	<b>2,65,303</b>	<b>2,03,763</b>	<b>11</b>	<b>2,03,774</b>	<b>29,72,264</b>	<b>38,62,269</b>	<b>68,34,533</b>	<b>53,309</b>	<b>-11,228</b>	<b>25,197</b>	<b>-9</b>	<b>1,52,293</b>	<b>39,32,790</b>	<b>-254</b>	<b>-1,72,386</b>	<b>2,95,524</b>	<b>1,11,09,769</b>	<b>1,15,78,846</b>		

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 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017		
(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	4,02,673	4,93,606	0	4,93,606	28,54,362	10,29,466	38,83,828	44,369	143	1,32,158	1,307	1,47,538	24,14,428	18,997	10,43,140	3,81,210	80,67,118	89,63,397		
Add Claims Outstanding at the end of the year	53,678	5,612	-15	5,597	-53,069	21,04,861	20,51,792	-23,543	861	884	-195	4,902	2,07,815	37	6,05,758	-34,478	28,13,833	28,73,108		
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		
Gross Incurred Claims	4,56,351	4,99,218	-15	4,99,203	28,01,293	31,34,327	59,35,620	20,826	1,004	1,33,042	1,112	1,52,440	26,22,243	19,034	16,48,898	3,46,732	1,08,80,951	1,18,36,505		
Add :Re-insurance accepted to direct claims	3,918	0	0	0	0	0	0	0	0	1,782	0	0	0	0	0	-1	1,781	5,699		
Less :Re-insurance Ceded to claims paid	2,27,352	3,92,712	0	3,92,712	2,70,489	3,53,188	6,23,677	2,234	7	1,12,944	354	11,940	1,43,395	18,807	8,74,926	1,60,185	19,48,469	25,68,533		
<b>Total Claims Incurred</b>	<b>2,32,917</b>	<b>1,06,506</b>	<b>-15</b>	<b>1,06,491</b>	<b>25,30,804</b>	<b>27,81,139</b>	<b>53,11,943</b>	<b>18,592</b>	<b>997</b>	<b>21,880</b>	<b>758</b>	<b>1,40,500</b>	<b>24,78,848</b>	<b>227</b>	<b>7,79,972</b>	<b>1,86,546</b>	<b>89,34,263</b>	<b>92,73,671</b>		

Particulars	Miscellaneous																	Total	
	Fire	Marine			Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others	Total Miscellaneous		
		Upto the period ended 31 December 2018	Upto the period ended 31 December 2018	Upto the period ended 31 December 2018															Upto the period ended 31 December 2018
	(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	21,07,173	7,16,660	20,000	7,36,660	86,19,167	39,00,836	1,25,20,003	87,148	82,732	3,09,393	44,329	5,99,117	1,11,64,174	16,545	1,17,61,512	12,85,537	3,78,70,490	4,07,14,323	
Add Claims Outstanding at the end of the year	15,78,187	6,89,040	13,782	7,02,822	27,68,892	5,32,97,332	5,60,66,224	2,14,839	1,30,455	2,43,263	14,005	6,85,582	38,63,268	843	12,52,529	14,96,120	6,39,67,128	6,62,48,137	
Less Claims Outstanding at the beginning of the year	11,30,024	5,33,603	14,791	5,48,394	21,88,083	4,50,90,848	4,72,78,931	1,57,995	1,62,173	1,95,589	15,059	5,43,665	25,04,511	914	52,97,364	13,31,967	5,74,88,168	5,91,66,586	
<b>Gross Incurred Claims</b>	<b>25,55,336</b>	<b>8,72,097</b>	<b>18,991</b>	<b>8,91,088</b>	<b>91,99,976</b>	<b>1,21,07,320</b>	<b>2,13,07,296</b>	<b>1,43,992</b>	<b>51,014</b>	<b>3,57,067</b>	<b>43,275</b>	<b>7,41,094</b>	<b>1,25,22,931</b>	<b>16,474</b>	<b>77,16,677</b>	<b>14,49,690</b>	<b>4,43,49,450</b>	<b>4,77,95,874</b>	
Add :Re-insurance accepted to direct claims	56,173	1,724	-	1,724	-	-	-	-	-	2,265	-	-	-	-	-	-	-	2,265	60,162
Less :Re-insurance Ceded to claims paid	15,11,027	1,60,596	18,971	1,79,567	5,03,079	11,01,997	16,05,076	4,645	81,695	2,54,119	42,834	71,026	17,90,372	16,379	81,08,798	5,67,575	1,25,42,519	1,42,33,113	
<b>Total Claims Incurred</b>	<b>11,00,482</b>	<b>7,13,225</b>	<b>20</b>	<b>7,13,245</b>	<b>86,96,897</b>	<b>1,10,05,323</b>	<b>1,97,02,220</b>	<b>1,39,347</b>	<b>-30,681</b>	<b>1,05,213</b>	<b>441</b>	<b>6,70,008</b>	<b>1,07,32,559</b>	<b>95</b>	<b>(3,92,121)</b>	<b>8,82,115</b>	<b>3,18,09,196</b>	<b>3,36,22,923</b>	

Particulars	Miscellaneous																	Total		
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		Upto the period ended 31 December 2017	Upto the period ended 31 December 2017	Upto the period ended 31 December 2017															Upto the period ended 31 December 2017	Upto the period ended 31 December 2017
	(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	15,50,395	8,28,848	-	8,28,848	79,34,652	31,28,815	1,10,63,467	88,410	2,020	3,45,372	30,762	4,59,189	63,58,300	67,809	95,03,903	9,47,056	2,88,66,288	3,12,45,531		
Add Claims Outstanding at the end of the year	11,94,969	5,63,265	13,764	5,77,029	28,61,072	4,34,78,510	4,63,39,582	1,93,910	1,51,425	2,16,061	14,196	5,81,406	21,74,302	1,237	33,94,249	14,34,303	5,45,00,471	5,62,72,468		
Less Claims Outstanding at the beginning of the year	10,00,807	4,66,078	13,764	4,79,842	18,58,874	3,66,03,812	3,84,62,686	1,67,823	1,48,930	1,87,786	17,390	4,75,149	15,00,785	1,241	19,97,370	13,97,932	4,43,57,092	4,58,37,740		
<b>Gross Incurred Claims</b>	<b>17,44,557</b>	<b>9,26,035</b>	<b>-</b>	<b>9,26,035</b>	<b>89,36,850</b>	<b>1,00,03,513</b>	<b>1,89,40,363</b>	<b>1,14,497</b>	<b>4,515</b>	<b>3,73,647</b>	<b>27,568</b>	<b>5,65,446</b>	<b>70,31,617</b>	<b>67,805</b>	<b>1,09,00,782</b>	<b>9,83,427</b>	<b>3,90,09,667</b>	<b>4,16,80,259</b>		
Add :Re-insurance accepted to direct claims	16,728	-	-	-	-	-	-	-	-	4,740	-	-	-	-	-	-	-	4,739	21,467	
Less :Re-insurance Ceded to claims paid	10,59,886	5,22,423	-	5,22,423	5,41,464	10,63,759	16,05,223	4,622	149	3,04,289	29,102	44,044	4,34,988	68,990	80,53,176	3,50,068	1,08,94,651	1,24,76,960		
<b>Total Claims Incurred</b>	<b>7,01,399</b>	<b>4,03,612</b>	<b>0</b>	<b>4,03,612</b>	<b>83,95,386</b>	<b>89,39,754</b>	<b>1,73,35,140</b>	<b>1,09,875</b>	<b>4,366</b>	<b>74,098</b>	<b>-1,534</b>	<b>5,21,402</b>	<b>65,96,629</b>	<b>-1,185</b>	<b>28,47,606</b>	<b>6,33,358</b>	<b>2,81,19,755</b>	<b>2,92,24,766</b>		