

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 31 March 2019

**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 March 2019	For the quarter ended 31 March 2019	For the quarter ended 31 March 2019	For the quarter ended 31 March 2019	For the quarter ended 31 March 2019	For the quarter ended 31 March 2019	For the quarter ended 31 March 2019	For the quarter ended 31 March 2019	For the quarter ended 31 March 2019	For the quarter ended 31 March 2019	For the quarter ended 31 March 2019	For the quarter ended 31 March 2019	For the quarter ended 31 March 2019	For the quarter ended 31 March 2019	For the quarter ended 31 March 2019	For the quarter ended 31 March 2019	For the quarter ended 31 March 2019	For the quarter ended 31 March 2019		
(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	12,96,372	6,06,948	(8)	6,06,940	39,38,229	24,11,623	63,49,852	49,035	65,940	3,26,048	17,435	2,86,592	56,82,054	23,702	15,91,587	6,36,279	1,50,28,524	1,69,31,836		
Add Claims Outstanding at the end of the year	(69,525)	(5,951)	696	(5,255)	(5,26,310)	15,46,246	10,19,936	(31,352)	(47,922)	(35,186)	15,538	87,795	(7,57,521)	(59)	21,78,166	(1,32,318)	22,97,077	22,22,297		
Less Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Gross Incurred Claims	12,26,847	6,00,997	688	6,01,685	34,11,919	39,57,869	73,69,788	17,683	18,018	2,90,862	32,973	3,74,387	49,24,533	23,643	37,69,753	5,03,961	1,73,25,601	1,91,54,133		
Add :Re-insurance accepted to direct claims	8,013	-	-	-	-	-	-	-	-	79	-	-	-	-	-	-	79	8,092		
Less :Re-insurance Ceded to claims paid	9,38,454	3,40,630	(651)	3,39,979	2,09,608	5,69,452	7,79,060	2,504	64,688	2,84,695	10,734	40,494	7,46,230	23,466	12,24,544	2,26,196	34,02,611	46,81,044		
Total Claims Incurred	2,96,406	2,60,367	1,339	2,61,706	32,02,311	33,88,417	65,90,728	15,179	(46,670)	6,246	22,239	3,33,893	41,78,303	177	25,45,209	2,77,765	1,39,23,069	1,44,81,181		

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	For the quarter ended 31 March 2018	For the quarter ended 31 March 2018	For the quarter ended 31 March 2018	For the quarter ended 31 March 2018	For the quarter ended 31 March 2018	For the quarter ended 31 March 2018	For the quarter ended 31 March 2018	For the quarter ended 31 March 2018	For the quarter ended 31 March 2018	For the quarter ended 31 March 2018	For the quarter ended 31 March 2018	For the quarter ended 31 March 2018	For the quarter ended 31 March 2018	For the quarter ended 31 March 2018	For the quarter ended 31 March 2018	For the quarter ended 31 March 2018	For the quarter ended 31 March 2018	For the quarter ended 31 March 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	7,27,979	2,63,886	-	2,63,886	35,36,722	15,60,076	50,96,798	53,058	44,922	1,30,766	5,596	1,99,420	29,30,823	8,829	2,01,678	4,90,619	91,62,509	1,01,54,374		
Add Claims Outstanding at the end of the year	(64,945)	(29,662)	1,027	(28,635)	(6,72,989)	16,12,338	9,39,349	(35,915)	10,748	(20,472)	863	(37,741)	3,30,409	(323)	19,03,115	(1,02,337)	29,87,696	28,94,116		
Less Claims Outstanding at the beginning of the year	-	-	-	-	0	(0)	-	-	-	-	-	0	(0)	-	(0)	(1)	(1)	(1)		
Gross Incurred Claims	6,63,034	2,34,224	1,027	2,35,251	28,63,733	31,72,414	60,36,147	17,143	55,670	1,10,294	6,459	1,61,679	32,61,232	8,506	21,04,793	3,88,283	1,21,50,206	1,30,48,491		
Add :Re-insurance accepted to direct claims	28,517	1,596	-	1,596	-	-	-	-	-	66	-	-	-	-	-	287	353	30,466		
Less :Re-insurance Ceded to claims paid	5,06,526	88,144	-	88,144	1,38,725	4,51,995	5,90,720	2,730	38,446	1,08,293	5,004	25,616	1,80,659	8,740	1,27,904	1,95,209	12,83,321	18,77,991		
Total Claims Incurred	1,85,025	1,47,676	1,027	1,48,703	27,25,008	27,20,419	54,45,427	14,413	17,224	2,067	1,455	1,36,063	30,80,573	(234)	19,76,889	1,93,361	1,08,67,238	1,12,00,966		

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	Upto the period ended 31 March 2019	Upto the period ended 31 March 2019	Upto the period ended 31 March 2019	Upto the period ended 31 March 2019	Upto the period ended 31 March 2019	Upto the period ended 31 March 2019	Upto the period ended 31 March 2019	Upto the period ended 31 March 2019	Upto the period ended 31 March 2019	Upto the period ended 31 March 2019	Upto the period ended 31 March 2019	Upto the period ended 31 March 2019	Upto the period ended 31 March 2019	Upto the period ended 31 March 2019	Upto the period ended 31 March 2019	Upto the period ended 31 March 2019		Upto the period ended 31 March 2019
	(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	34,03,545	13,23,608	19,992	13,43,600	1,25,57,396	63,12,459	1,88,69,855	1,36,183	1,48,672	6,35,441	61,764	8,85,709	1,68,46,228	40,247	1,33,53,099	19,21,816	5,28,99,014	5,76,46,159
Add Claims Outstanding at the end of the year	15,08,662	6,83,089	14,478	6,97,567	22,42,582	5,48,43,578	5,70,86,160	1,83,487	82,533	2,08,077	29,543	7,73,377	31,05,747	784	34,30,695	13,63,802	6,62,64,205	6,84,70,434
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
Gross Incurred Claims	37,82,183	14,73,094	19,679	14,92,773	1,26,11,895	1,60,65,189	2,86,77,084	1,61,675	69,032	6,47,929	76,248	11,15,421	1,74,47,464	40,117	1,14,86,430	19,53,651	6,16,75,051	6,69,50,007
Add :Re-insurance accepted to direct claims	64,186	1,724	-	1,724	-	-	-	-	-	2,344	-	-	-	-	-	-	2,344	68,254
Less :Re-insurance Ceded to claims paid	24,49,481	5,01,226	18,320	5,19,546	7,12,687	16,71,449	23,84,136	7,149	1,46,383	5,38,814	53,568	1,11,520	25,36,602	39,845	93,33,342	7,93,771	1,59,45,130	1,89,14,157
Total Claims Incurred	13,96,888	9,73,592	1,359	9,74,951	1,18,99,208	1,43,93,740	2,62,92,948	1,54,526	(77,351)	1,11,459	22,680	10,03,901	1,49,10,862	272	21,53,088	11,59,880	4,57,32,265	4,81,04,104

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	Upto the period ended 31 March 2018	Upto the period ended 31 March 2018	Upto the period ended 31 March 2018	Upto the period ended 31 March 2018	Upto the period ended 31 March 2018	Upto the period ended 31 March 2018	Upto the period ended 31 March 2018	Upto the period ended 31 March 2018	Upto the period ended 31 March 2018	Upto the period ended 31 March 2018	Upto the period ended 31 March 2018	Upto the period ended 31 March 2018	Upto the period ended 31 March 2018	Upto the period ended 31 March 2018	Upto the period ended 31 March 2018	Upto the period ended 31 March 2018		Upto the period ended 31 March 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	22,78,374	10,92,734	-	10,92,734	1,14,71,374	46,88,891	1,61,60,265	1,41,468	46,942	4,76,138	36,358	6,58,609	92,89,123	76,638	97,05,581	14,37,675	3,80,28,797	4,13,99,905
Add Claims Outstanding at the end 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	13,31,966	5,74,88,167	5,91,66,584
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	13,97,931	4,43,57,091	4,58,37,739
Gross Incurred Claims	24,07,591	11,60,259	1,027	11,61,286	1,18,00,583	1,31,75,927	2,49,76,510	1,31,640	60,185	4,83,941	34,027	7,27,125	1,02,92,849	76,311	1,30,05,575	13,71,710	5,11,59,873	5,47,28,750
Add :Re-insurance accepted to direct claims	45,245	1,596	-	1,596	-	-	-	-	-	4,806	-	-	-	-	-	286	5,092	51,933
Less :Re-insurance Ceded to claims paid	15,66,412	6,10,567	-	6,10,567	6,80,189	15,15,754	21,95,943	7,352	38,595	4,12,582	34,106	69,660	6,15,647	77,730	81,81,080	5,45,277	1,21,77,972	1,43,54,951
Total Claims Incurred	8,86,424	5,51,288	1,027	5,52,315	1,11,20,394	1,16,60,173	2,27,80,567	1,24,288	21,590	76,165	(79)	6,57,465	96,77,202	(1,419)	48,24,495	8,26,719	3,89,86,993	4,04,25,732