

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 30 June 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 30 June 2019	For the quarter ended 30 June 2019	For the quarter ended 30 June 2019	For the quarter ended 30 June 2019	For the quarter ended 30 June 2019	For the quarter ended 30 June 2019	For the quarter ended 30 June 2019	For the quarter ended 30 June 2019	For the quarter ended 30 June 2019	For the quarter ended 30 June 2019	For the quarter ended 30 June 2019	For the quarter ended 30 June 2019	For the quarter ended 30 June 2019	For the quarter ended 30 June 2019	For the quarter ended 30 June 2019	For the quarter ended 30 June 2019	For the quarter ended 30 June 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	7,18,705	2,41,264	(4,086)	2,37,178	28,60,452	11,91,787	40,52,239	28,833	15,302	1,15,326	16,769	2,28,478	46,24,695	1,485	18,96,252	5,05,527	1,14,84,906	1,24,40,789		
Add Claims Outstanding at the end of the year	17,85,281	7,09,719	15,274	7,24,993	28,64,451	5,83,10,632	6,11,75,083	2,19,100	84,855	2,03,279	37,929	8,82,571	34,27,101	765	37,64,100	15,20,643	7,13,15,426	7,38,25,700		
Less Claims Outstanding at the beginning 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		
Gross Incurred Claims	9,95,324	2,67,894	(3,290)	2,64,604	34,82,321	46,58,841	81,41,162	64,446	17,624	1,10,528	25,155	3,37,672	49,46,049	1,466	22,29,657	6,62,368	1,65,36,127	1,77,96,955		
Add -Re-insurance accepted to direct claims	8,319	-	-	-	-	-	-	-	-	640	-	-	-	-	-	-	640	8,959		
Less -Re-insurance Ceded to claims paid	4,29,360	52,183	(4,094)	48,089	1,39,240	2,50,724	3,89,964	1,477	15,040	89,155	8,685	26,148	9,11,009	1,470	14,69,805	2,41,551	31,54,304	36,31,753		
Total Claims Incurred	5,74,283	2,15,711	804	2,16,515	33,43,081	44,08,117	77,51,198	62,969	2,584	22,013	16,470	3,11,524	40,35,040	(4)	7,59,852	4,20,817	1,33,82,463	1,41,73,261		

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	For the quarter ended 30 June 2018	For the quarter ended 30 June 2018	For the quarter ended 30 June 2018	For the quarter ended 30 June 2018	For the quarter ended 30 June 2018	For the quarter ended 30 June 2018	For the quarter ended 30 June 2018	For the quarter ended 30 June 2018	For the quarter ended 30 June 2018	For the quarter ended 30 June 2018	For the quarter ended 30 June 2018	For the quarter ended 30 June 2018	For the quarter ended 30 June 2018	For the quarter ended 30 June 2018	For the quarter ended 30 June 2018	For the quarter ended 30 June 2018	For the quarter ended 30 June 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	1,85,335	1,59,247	6,522	1,65,769	24,48,202	9,27,179	33,75,381	23,341	24,564	52,254	400	1,62,241	29,85,349	640	67,91,076	3,16,638	1,37,31,884	1,40,82,988		
Add Claims Outstanding at the end of the year	12,92,141	6,58,436	14,121	6,72,557	28,24,687	4,80,79,880	5,09,04,567	1,84,463	1,58,369	2,28,742	14,679	6,65,384	29,82,600	1,214	31,01,713	14,52,778	5,96,94,509	6,16,59,206		
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	5,91,66,585		
Gross Incurred Claims	3,47,452	2,84,080	5,852	2,89,932	30,84,806	39,16,211	70,01,017	49,809	20,760	85,407	20	2,83,960	34,63,438	940	45,95,425	4,37,449	1,59,38,225	1,65,75,609		
Add -Re-insurance accepted to direct claims	45,530	-	-	-	-	-	-	-	-	1,063	-	-	-	-	1	1,064	46,594			
Less -Re-insurance Ceded to claims paid	1,99,484	19,771	5,845	25,616	1,39,518	2,75,079	4,14,597	1,230	24,127	41,757	20	19,231	4,32,928	633	47,35,105	1,32,244	58,01,872	60,26,972		
Total Claims Incurred	1,93,498	2,64,309	7	2,64,316	29,45,288	36,41,132	65,86,420	48,579	(3,367)	44,713	-	2,64,729	30,30,510	307	(1,39,680)	3,05,206	1,01,37,417	1,05,95,231		

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	Upto the period ended 30 June 2019	Upto the period ended 30 June 2019	Upto the period ended 30 June 2019	Upto the period ended 30 June 2019	Upto the period ended 30 June 2019	Upto the period ended 30 June 2019	Upto the period ended 30 June 2019	Upto the period ended 30 June 2019	Upto the period ended 30 June 2019	Upto the period ended 30 June 2019	Upto the period ended 30 June 2019	Upto the period ended 30 June 2019	Upto the period ended 30 June 2019	Upto the period ended 30 June 2019	Upto the period ended 30 June 2019	Upto the period ended 30 June 2019	Upto the period ended 30 June 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)			
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Less Claims Outstanding at the beginning 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		
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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	5,91,66,585			
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Add :Re-insurance accepted to direct claims	45,530	-	-	-	-	-	-	-	-	1,063	-	-	-	-	-	1	1,064	46,594			
Less :Re-insurance Ceded to claims paid	1,99,484	19,771	5,845	25,616	1,39,518	2,75,079	4,14,597	1,230	24,127	41,757	20	19,231	4,32,928	633	47,35,105	1,32,244	58,01,872	60,26,972			
Total Claims Incurred	1,93,498	2,64,309	7	2,64,316	29,45,288	36,41,132	65,86,420	48,579	(3,367)	44,713	-	2,64,729	30,30,510	307	(1,39,680)	3,05,206	1,01,37,417	1,05,95,231			