

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 September 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 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 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	9,42,508	2,83,423	(735)	2,82,688	34,22,391	17,23,064	51,45,455	36,122	52,948	1,28,231	39,418	2,40,218	51,13,253	-	57,93,570	6,07,531	1,71,56,746	1,83,81,942		
Add Claims Outstanding at the end of the year	4,67,334	33,326	18	33,344	53,510	32,52,551	33,06,061	(5,461)	89	47,790	18,655	93,556	(20,726)	73	8,77,795	1,04,064	44,21,896	49,22,574		
Less Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Gross Incurred Claims	14,09,842	3,16,749	(717)	3,16,032	34,75,901	49,75,615	84,51,516	30,661	53,037	1,76,021	58,073	3,33,774	50,92,527	73	66,71,365	7,11,595	2,15,78,642	2,33,04,516		
Add :Re-insurance accepted to direct claims	19,637	5,704	-	5,704	-	-	-	-	-	882	-	-	2,508	-	-	-	3,390	28,731		
Less :Re-insurance Ceded to claims paid	5,90,171	68,556	(727)	67,829	2,03,494	3,85,608	5,89,102	1,835	52,219	99,323	24,824	28,688	11,77,627	-	44,58,023	2,65,144	66,96,785	73,54,785		
Total Claims Incurred	8,39,308	2,53,897	10	2,53,907	32,72,407	45,90,007	78,62,414	28,826	818	77,580	33,249	3,05,086	39,17,408	73	22,13,342	4,46,451	1,48,85,247	1,59,78,462		

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	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 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 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	9,20,364	3,03,112	13,612	3,16,724	30,91,938	13,63,541	44,55,479	39,080	38,558	1,27,458	43,729	2,00,151	36,06,373	20,622	38,95,479	5,13,977	1,29,40,906	1,41,77,994		
Add Claims Outstanding at the end of the year	2,81,267	8,831	(339)	8,492	(1,56,115)	25,24,128	23,68,013	457	(16,472)	10,592	(485)	75,559	8,06,933	(164)	(12,76,550)	(10,582)	19,57,301	22,47,060		
Less Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Gross Incurred Claims	12,01,631	3,11,943	13,273	3,25,216	29,35,823	38,87,669	68,23,492	39,537	22,086	1,38,050	43,244	2,75,710	44,13,306	20,458	26,18,929	5,03,395	1,48,98,207	1,64,25,054		
Add :Re-insurance accepted to direct claims	2,589	-	-	-	-	-	-	-	-	(125)	-	-	-	-	-	-	(125)	2,464		
Less :Re-insurance Ceded to claims paid	5,62,539	66,790	13,271	80,061	1,56,478	3,85,747	5,42,225	2,078	38,172	1,02,622	42,794	22,724	6,44,047	20,416	26,98,984	2,22,010	43,36,072	49,78,672		
Total Claims Incurred	6,41,681	2,45,153	2	2,45,155	27,79,345	35,01,922	62,81,267	37,459	(16,086)	35,303	450	2,52,986	37,69,259	42	(80,055)	2,81,385	1,05,62,010	1,14,48,846		

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 30 September 2019	Upto the period ended 30 September 2019	Upto the period ended 30 September 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)	
Claims paid	16,61,213	5,24,687	(4,821)	5,19,866	62,82,843	29,14,851	91,97,694	64,955	68,250	2,43,557	56,187	4,68,696	97,37,948	1,485	76,89,822	11,13,058	2,86,41,652	3,08,22,731
Add Claims Outstanding at the end of the year	22,52,615	7,43,045	15,292	7,58,337	29,17,961	6,15,63,183	6,44,81,144	2,13,639	84,944	2,51,069	56,584	9,76,127	34,06,375	838	46,41,895	16,24,707	7,57,37,322	7,87,48,274
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	24,05,166	5,84,643	(4,007)	5,80,636	69,58,222	98,34,456	1,65,92,678	95,107	70,661	2,86,549	83,228	6,71,446	1,00,38,576	1,539	89,01,022	13,73,963	3,81,14,769	4,11,00,571
Add :Re-insurance accepted to direct claims	27,956	5,704	-	5,704	-	-	-	-	-	1,522	-	-	2,508	-	-	-	4,030	37,690
Less :Re-insurance Ceded to claims paid	10,19,531	1,20,739	(4,821)	1,15,918	3,42,734	6,36,332	9,79,066	3,312	67,259	1,88,478	33,509	54,836	20,88,636	1,470	59,27,828	5,06,695	98,51,089	1,09,86,538
Total Claims Incurred	14,13,591	4,69,608	814	4,70,422	66,15,488	89,98,124	1,56,13,612	91,795	3,402	99,593	49,719	6,16,610	79,52,448	69	29,73,194	8,67,268	2,82,67,710	3,01,51,723

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 30 September 2018	Upto the period ended 30 September 2018	Upto the period ended 30 September 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)	
Claims paid	11,05,699	4,62,359	20,134	4,82,493	55,40,140	22,90,720	78,30,860	62,421	63,122	1,79,712	44,129	3,62,392	65,91,722	21,262	1,06,86,555	8,30,615	2,66,72,790	2,82,60,982
Add Claims Outstanding at the end of the year	15,73,408	6,67,267	13,782	6,81,049	26,68,572	5,06,04,008	5,32,72,580	1,84,920	1,41,897	2,39,334	14,194	7,40,943	37,89,533	1,050	18,25,163	14,42,196	6,16,51,810	6,39,06,266
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	15,49,083	5,96,023	19,125	6,15,148	60,20,629	78,03,880	1,38,24,509	89,346	42,846	2,23,457	43,264	5,59,670	78,76,744	21,398	72,14,354	9,40,844	3,08,36,432	3,30,00,663
Add :Re-insurance accepted to direct claims	48,119	-	-	-	-	-	-	-	-	938	-	-	-	-	-	1	939	49,058
Less :Re-insurance Ceded to claims paid	7,62,023	86,561	19,116	1,05,677	2,95,996	6,60,826	9,56,822	3,308	62,299	1,44,379	42,814	41,955	10,76,975	21,049	74,34,089	3,54,254	1,01,37,944	1,10,05,644
Total Claims Incurred	8,35,179	5,09,462	9	5,09,471	57,24,633	71,43,054	1,28,67,687	86,038	(19,453)	80,016	450	5,17,715	67,99,769	349	(2,19,735)	5,86,591	2,06,99,427	2,20,44,077