

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 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 December 2019	For the quarter ended 31 December 2019	For the quarter ended 31 December 2019	For the quarter ended 31 December 2019	For the quarter ended 31 December 2019	For the quarter ended 31 December 2019	For the quarter ended 31 December 2019	For the quarter ended 31 December 2019	For the quarter ended 31 December 2019	For the quarter ended 31 December 2019	For the quarter ended 31 December 2019	For the quarter ended 31 December 2019	For the quarter ended 31 December 2019	For the quarter ended 31 December 2019	For the quarter ended 31 December 2019	For the quarter ended 31 December 2019	For the quarter ended 31 December 2019	For the quarter ended 31 December 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	9,10,160	2,72,039	(5)	2,72,034	36,18,475	22,32,240	58,50,715	27,253	29,573	1,40,805	39,057	2,63,134	51,57,905	-	50,87,703	7,23,020	1,73,19,165	1,85,01,359	
Add Claims Outstanding at the end of the year	(3,57,906)	(58,650)	59	(58,591)	3,32,488	31,65,256	34,97,744	28,078	(5,268)	(22,016)	27,953	1,68,382	(2,61,579)	152	5,99,545	(92,009)	39,40,982	35,24,485	
Less Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Gross Incurred Claims	5,52,254	2,13,389	54	2,13,443	39,50,963	53,97,496	93,48,459	55,331	24,305	1,18,789	67,010	4,31,516	48,96,326	152	56,87,248	6,31,011	2,12,60,147	2,20,25,844	
Add :Re-insurance accepted to direct claims	2,669	-	-	-	-	-	-	-	-	295	-	-	-	14	-	(1)	308	2,977	
Less :Re-insurance Ceded to claims paid	4,63,723	77,907	(5)	77,902	2,10,974	3,89,785	6,00,759	1,369	27,258	1,13,919	20,118	26,832	11,17,794	-	36,15,900	3,15,968	58,39,917	63,81,542	
Total Claims Incurred	91,200	1,35,482	59	1,35,541	37,39,989	50,07,711	87,47,700	53,962	(2,953)	5,165	46,892	4,04,684	37,78,532	166	3,15,042	1,54,20,538	1,56,47,279		

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	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	-	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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	-	1,724	-	-	-	-	-	1,327	-	-	-	-	(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	
Total Claims Incurred	2,65,303	2,03,763	11	2,03,774	29,72,264	38,62,269	68,34,533	53,309	(11,228)	25,197	(9)	1,52,293	39,32,790	(254)	(1,72,386)	2,95,524	1,11,09,769	1,15,78,846	

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		Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 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	25,71,373	7,96,726	(4,826)	7,91,900	99,01,318	51,47,091	1,50,48,409	92,208	97,823	3,84,362	95,244	7,31,830	1,48,95,853	1,485	1,27,77,525	18,36,078	4,59,60,817	4,93,24,090
Add Claims Outstanding at the end of the year	18,94,709	6,84,395	15,351	6,99,746	32,50,449	6,47,28,439	6,79,78,888	2,41,717	79,676	2,29,053	84,537	11,44,509	31,44,796	990	52,41,440	15,32,698	7,96,78,304	8,22,72,759
Less Claims Outstanding at the beginning of the year	15,08,662	6,83,089	14,478	6,97,567	22,42,583	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	6,63,64,205	6,84,70,434
Gross Incurred Claims	29,57,420	7,98,032	(3,953)	7,94,079	1,09,09,185	1,50,31,952	2,59,41,137	1,50,438	94,866	4,05,338	1,50,238	11,02,962	1,49,34,902	1,691	1,45,88,270	20,04,974	5,93,74,916	6,31,26,415
Add :Re-insurance accepted to direct claims	30,625	5,704	-	5,704	-	-	-	-	-	1,817	-	-	2,508	14	-	(1)	4,338	40,667
Less :Re-insurance Ceded to claims paid	14,83,254	1,98,646	(4,826)	1,93,820	5,53,708	10,26,117	15,79,825	4,681	94,517	3,02,397	53,627	81,668	32,06,430	1,470	95,43,728	8,22,663	1,56,91,006	1,73,68,080
Total Claims Incurred	15,04,791	6,05,090	873	6,05,963	1,03,55,477	1,40,05,835	2,43,61,312	1,45,757	449	1,04,758	96,611	10,21,294	1,17,30,980	235	50,44,542	11,82,310	4,36,88,248	4,57,99,002

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		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	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	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	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	6,62,48,136
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	25,55,336	8,72,097	18,991	8,91,088	91,99,976	1,21,07,320	2,13,07,296	1,43,992	51,014	3,57,067	43,275	7,41,034	1,25,22,931	16,474	77,16,677	14,49,690	6,43,49,450	4,77,95,874
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
Total Claims Incurred	11,00,482	7,13,225	20	7,13,245	86,96,897	1,10,05,323	1,97,02,220	1,39,347	(30,681)	1,05,213	441	6,70,008	1,07,32,559	95	(3,92,121)	8,82,115	3,18,09,196	3,36,22,923