

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 31 March 2020

**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 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020		
(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	13,46,760	2,23,453	6,002	2,29,455	35,58,815	17,87,947	53,46,762	41,409	34,945	1,13,275	60,460	3,66,708	45,59,163	42,643	51,45,103	7,58,476	1,64,68,944	1,80,45,159		
Add Claims Outstanding at the end of the year	(1,17,161)	14,855	(198)	14,657	(33,604)	30,15,371	29,81,767	3,047	8,481	23,807	35,946	10,049	(5,77,490)	192	(11,73,191)	98,118	14,10,726	13,08,222		
Less Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(1)		
Gross Incurred Claims	12,29,599	2,38,308	5,804	2,44,112	35,25,211	48,03,318	83,28,529	44,456	43,426	1,37,082	96,406	3,76,757	39,81,673	42,835	39,71,912	8,56,595	1,78,79,671	1,93,53,382		
Add -Re-insurance accepted to direct claims	11,269	-	-	-	-	-	-	-	-	8,282	-	-	-	(14)	-	1	8,269	19,538		
Less -Re-insurance Ceded to claims paid	9,23,330	55,715	5,994	61,709	1,75,626	3,32,415	5,08,041	2,296	34,314	95,641	39,827	30,137	8,67,767	42,217	40,73,518	4,45,236	61,38,994	71,24,033		
Total Claims Incurred	3,17,538	1,82,593	(190)	1,82,403	33,49,585	44,70,903	78,20,488	42,160	9,112	49,723	56,579	3,46,620	31,13,906	604	(1,01,606)	4,11,360	1,17,48,946	1,22,48,887		

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	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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	(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	39,18,133	10,20,179	1,176	10,21,355	1,34,60,133	69,35,038	2,03,95,171	1,33,617	1,32,768	4,97,637	1,55,704	10,98,538	1,94,55,016	44,128	1,79,22,628	25,94,554	6,24,29,761	6,73,69,249
Add Claims Outstanding at the end of the year	17,77,548	6,99,250	15,153	7,14,403	32,16,845	6,77,43,810	7,09,60,655	2,44,764	88,157	2,52,860	1,20,483	11,54,558	25,67,306	1,182	40,68,249	16,30,816	8,10,89,030	8,35,80,981
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	13,63,801	6,62,64,204
Gross Incurred Claims	41,87,019	10,36,340	1,851	10,38,191	1,44,34,396	1,98,35,270	3,42,69,666	1,94,894	1,38,392	5,42,420	2,46,644	14,79,719	1,89,16,575	44,526	1,85,60,182	28,61,569	7,72,54,587	8,24,79,797
Add :Re-insurance accepted to direct claims	41,894	5,704	-	5,704	-	-	-	-	-	10,099	-	-	2,508	-	-	-	-	12,607
Less :Re-insurance Ceded to claims paid	24,06,584	2,54,361	1,168	2,55,529	7,29,334	13,58,532	20,87,866	6,977	1,28,831	3,98,038	93,454	1,11,805	40,74,197	43,687	1,36,17,246	12,67,899	2,18,30,000	2,44,92,113
Total Claims Incurred	18,22,329	7,87,683	683	7,88,366	1,37,05,062	1,84,76,738	3,21,81,800	1,87,917	9,561	1,54,481	1,53,190	13,67,914	1,48,44,886	839	49,42,936	15,93,670	5,54,37,194	5,80,47,889

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	(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	13,63,801	6,62,64,205	6,84,70,433
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	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
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