

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 30 June 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 30 June 2020	For the quarter ended 30 June 2020	For the quarter ended 30 June 2020	For the quarter ended 30 June 2020	For the quarter ended 30 June 2020	For the quarter ended 30 June 2020	For the quarter ended 30 June 2020	For the quarter ended 30 June 2020	For the quarter ended 30 June 2020	For the quarter ended 30 June 2020	For the quarter ended 30 June 2020	For the quarter ended 30 June 2020	For the quarter ended 30 June 2020	For the quarter ended 30 June 2020	For the quarter ended 30 June 2020	For the quarter ended 30 June 2020	For the quarter ended 30 June 2020	For the quarter ended 30 June 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	816,607	149,066	-	149,066	1,098,811	499,392	1,598,203	15,691	52,947	97,999	46,606	94,666	1,712,799	238	8,978,345	1,024,700	13,622,194	14,587,867	
Add Claims Outstanding at the end of the year	2,206,159	765,920	15,400	781,320	4,530,148	72,818,244	77,348,392	269,194	98,791	295,512	133,150	1,351,361	3,590,787	684	2,489,657	1,928,014	87,505,542	90,493,021	
Less Claims Outstanding at the beginning of the year	1,777,548	699,250	15,153	714,403	3,216,845	67,743,810	70,960,655	244,764	88,157	252,860	120,483	1,154,558	2,567,306	1,182	4,068,249	1,630,816	81,089,030	83,580,981	
Gross Incurred Claims	1,245,218	215,736	247	215,983	2,412,114	5,573,826	7,985,940	40,121	63,581	140,651	59,273	291,469	2,736,280	(260)	7,399,753	1,321,898	20,038,706	21,499,907	
Add :Re-insurance accepted to direct claims	15,033	-	-	-	-	-	-	-	-	218	-	3,489	-	-	-	3	3,710	18,743	
Less :Re-insurance Ceded to claims paid	563,659	20,398	-	20,398	51,229	77,170	128,399	787	52,396	74,016	21,726	10,269	298,742	235	7,167,283	803,429	8,557,282	9,141,339	
Total Claims Incurred	696,592	195,338	247	195,585	2,360,885	5,496,656	7,857,541	39,334	11,185	66,853	37,547	284,689	2,437,538	(495)	518,472	11,485,134	12,377,311		

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	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	718,705	241,264	(4,086)	237,178	2,860,452	1,191,787	4,052,239	28,833	15,302	115,326	16,769	228,478	4,624,695	1,485	1,896,252	505,527	11,484,906	12,440,789	
Add Claims Outstanding at the end of the year	1,785,281	709,719	15,274	724,993	2,864,451	58,310,632	61,175,083	219,100	84,855	203,279	37,929	882,571	3,427,101	765	3,764,100	1,520,643	71,315,426	73,825,699	
Less Claims Outstanding at the beginning of the year	1,508,662	683,089	14,478	697,567	2,242,582	54,843,578	57,086,160	183,487	82,533	208,077	29,543	773,377	3,105,747	784	3,430,695	1,363,802	66,264,205	68,470,433	
Gross Incurred Claims	995,324	267,894	(3,290)	264,604	3,482,321	4,658,841	8,141,162	64,446	17,624	110,528	25,155	337,672	4,946,049	1,466	2,229,657	662,368	16,536,127	17,796,055	
Add :Re-insurance accepted to direct claims	8,319	-	-	-	-	-	-	-	-	640	-	-	-	-	-	-	640	8,959	
Less :Re-insurance Ceded to claims paid	429,360	52,183	(4,094)	48,089	139,240	250,724	389,964	1,477	15,040	89,155	8,685	26,148	911,009	1,470	1,469,805	241,551	3,154,304	3,631,753	
Total Claims Incurred	574,283	215,711	804	216,515	3,343,081	4,408,117	7,751,198	62,969	2,584	22,013	16,470	311,524	4,035,040	(4)	759,852	420,817	13,382,463	14,173,261	

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		For the period ended 30 June 2020	Marine Cargo	Marine Others															Marine Total
	(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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Direct claims	816,607	149,066	-	149,066	1,098,811	499,392	1,598,203	15,691	52,947	97,999	46,606	1,712,799	238	8,978,345	1,024,700		13,622,194	14,587,867	
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