

**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 September 2020

FORM NL-5 - CLAIMS SCHEDULE  
CLAIMS INCURRED (NET)

Particulars	Fire	Marine			Miscellaneous													Total
		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 Sep 2020	For the quarter ended 30 Sep 2020	For the quarter ended 30 Sep 2020	For the quarter ended 30 Sep 2020	For the quarter ended 30 Sep 2020	For the quarter ended 30 Sep 2020	For the quarter ended 30 Sep 2020	For the quarter ended 30 Sep 2020	For the quarter ended 30 Sep 2020	For the quarter ended 30 Sep 2020	For the quarter ended 30 Sep 2020	For the quarter ended 30 Sep 2020	For the quarter ended 30 Sep 2020	For the quarter ended 30 Sep 2020	For the quarter ended 30 Sep 2020	For the quarter ended 30 Sep 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)
Claims paid																		
Direct claims	1,116,695	381,896	801	382,697	2,925,254	657,645	3,582,899	27,001	36,734	100,846	102,576	194,224	3,202,952	-	6,192,086	785,217	14,224,535	15,723,927
Add Claims Outstanding at the end of the year	37,188	80,832	88	80,920	(940,173)	4,527,405	3,587,232	22,890	8,485	(24,706)	15,480	102,505	1,579,454	404	1,024,391	(30,458)	6,285,677	6,403,785
Less Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Gross Incurred Claims</b>	<b>1,153,883</b>	<b>462,728</b>	<b>889</b>	<b>463,617</b>	<b>1,985,081</b>	<b>5,185,050</b>	<b>7,170,131</b>	<b>49,891</b>	<b>45,219</b>	<b>76,140</b>	<b>118,056</b>	<b>296,729</b>	<b>4,782,406</b>	<b>404</b>	<b>7,216,477</b>	<b>754,759</b>	<b>20,510,212</b>	<b>22,127,712</b>
Add :Re-insurance accepted to direct claims	26,184	374	-	374	-	-	-	-	-	3,571	-	-	-	-	-	-	3,571	30,129
Less :Re-insurance Ceded to claims paid	844,622	223,147	793	223,940	191,092	114,261	305,353	1,361	35,989	84,043	51,865	11,787	407,752	-	4,923,749	524,975	6,346,874	7,415,436
<b>Total Claims Incurred</b>	<b>335,445</b>	<b>239,955</b>	<b>96</b>	<b>240,051</b>	<b>1,793,989</b>	<b>5,070,789</b>	<b>6,864,778</b>	<b>48,530</b>	<b>9,230</b>	<b>(4,332)</b>	<b>66,191</b>	<b>284,942</b>	<b>4,374,654</b>	<b>404</b>	<b>2,292,728</b>	<b>229,784</b>	<b>14,166,909</b>	<b>14,742,405</b>

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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	942,508	283,423	(735)	282,688	3,422,391	1,723,064	5,145,455	36,122	52,948	128,231	39,418	240,218	5,113,253	-	5,793,570	607,531	17,156,746	18,381,942
Add Claims Outstanding at the end of the year	467,334	33,326	18	33,344	53,510	3,252,551	3,306,061	(5,461)	89	47,790	18,655	93,556	(20,726)	73	877,795	104,064	4,421,896	4,922,574
Less Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Gross Incurred Claims</b>	<b>1,409,842</b>	<b>316,749</b>	<b>(717)</b>	<b>316,032</b>	<b>3,475,901</b>	<b>4,975,615</b>	<b>8,451,516</b>	<b>30,661</b>	<b>53,037</b>	<b>176,021</b>	<b>58,073</b>	<b>333,774</b>	<b>5,092,527</b>	<b>73</b>	<b>6,671,365</b>	<b>711,595</b>	<b>21,578,642</b>	<b>23,304,516</b>
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	590,171	68,556	(727)	67,829	203,494	385,608	589,102	1,835	52,219	99,323	24,824	28,688	1,177,627	-	4,458,023	265,144	6,696,785	7,354,785
<b>Total Claims Incurred</b>	<b>839,308</b>	<b>253,897</b>	<b>10</b>	<b>253,907</b>	<b>3,272,407</b>	<b>4,590,007</b>	<b>7,862,414</b>	<b>28,826</b>	<b>818</b>	<b>77,580</b>	<b>33,249</b>	<b>305,086</b>	<b>3,917,408</b>	<b>73</b>	<b>2,213,342</b>	<b>446,451</b>	<b>14,885,247</b>	<b>15,978,462</b>

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		Upto the half year ended 30 Sep 2020	Upto the half year ended 30 Sep 2020	Upto the half year ended 30 Sep 2020	Upto the half year ended 30 Sep 2020	Upto the half year ended 30 Sep 2020	Upto the half year ended 30 Sep 2020	Upto the half year ended 30 Sep 2020	Upto the half year ended 30 Sep 2020	Upto the half year ended 30 Sep 2020	Upto the half year ended 30 Sep 2020	Upto the half year ended 30 Sep 2020	Upto the half year ended 30 Sep 2020	Upto the half year ended 30 Sep 2020	Upto the half year ended 30 Sep 2020	Upto the half year ended 30 Sep 2020	Upto the half year ended 30 Sep 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)
Claims paid																		
Direct claims	1,933,302	530,962	801	531,763	4,024,065	1,157,037	5,181,102	42,692	89,681	198,845	149,182	288,890	4,915,751	238	15,170,431	1,809,917	27,846,729	30,311,794
Add Claims Outstanding at the end of the year	2,243,347	846,752	15,488	862,240	3,589,975	77,345,649	80,935,624	292,084	107,276	270,806	148,630	1,453,866	5,170,241	1,088	3,514,048	1,897,556	93,791,219	96,896,806
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
<b>Gross Incurred Claims</b>	<b>2,399,101</b>	<b>678,464</b>	<b>1,136</b>	<b>679,600</b>	<b>4,397,195</b>	<b>10,758,876</b>	<b>15,156,071</b>	<b>90,012</b>	<b>108,800</b>	<b>216,791</b>	<b>177,329</b>	<b>588,198</b>	<b>7,518,686</b>	<b>144</b>	<b>14,616,230</b>	<b>2,076,657</b>	<b>40,548,918</b>	<b>43,627,619</b>
Add :Re-insurance accepted to direct claims	41,217	374	-	374	-	-	-	-	-	3,789	-	3,489	-	-	-	3	7,281	48,872
Less :Re-insurance Ceded to claims paid	1,408,281	243,545	793	244,338	242,321	191,431	433,752	2,148	88,385	158,059	73,591	22,056	706,494	235	12,091,032	1,328,404	14,904,156	16,556,775
<b>Total Claims Incurred</b>	<b>1,032,037</b>	<b>435,293</b>	<b>343</b>	<b>435,636</b>	<b>4,154,874</b>	<b>10,567,445</b>	<b>14,722,319</b>	<b>87,864</b>	<b>20,415</b>	<b>62,521</b>	<b>103,738</b>	<b>569,631</b>	<b>6,812,192</b>	<b>(91)</b>	<b>2,525,198</b>	<b>748,256</b>	<b>25,652,043</b>	<b>27,119,716</b>

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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	1,661,213	524,687	(4,821)	519,866	6,282,843	2,914,851	9,197,694	64,955	68,250	243,557	56,187	468,696	9,737,948	1,485	7,689,822	1,113,058	28,641,652	30,822,731
Add Claims Outstanding at the end of the year	2,252,615	743,045	15,292	758,337	2,917,961	61,563,183	64,481,144	213,639	84,944	251,069	56,584	976,127	3,406,375	838	4,641,895	1,624,707	75,737,322	78,748,273
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
<b>Gross Incurred Claims</b>	<b>2,405,166</b>	<b>584,643</b>	<b>(4,007)</b>	<b>580,636</b>	<b>6,958,222</b>	<b>9,634,456</b>	<b>16,592,678</b>	<b>95,107</b>	<b>70,661</b>	<b>286,549</b>	<b>83,228</b>	<b>671,446</b>	<b>10,038,576</b>	<b>1,539</b>	<b>8,901,022</b>	<b>1,373,963</b>	<b>38,114,769</b>	<b>41,100,571</b>
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	1,019,531	120,739	(4,821)	115,918	342,734	636,332	979,066	3,312	67,259	188,478	33,509	54,836	2,088,636	1,470	5,927,828	506,695	9,851,089	10,986,538
<b>Total Claims Incurred</b>	<b>1,413,591</b>	<b>469,608</b>	<b>814</b>	<b>470,422</b>	<b>6,615,488</b>	<b>8,998,124</b>	<b>15,613,612</b>	<b>91,795</b>	<b>3,402</b>	<b>99,593</b>	<b>49,719</b>	<b>616,610</b>	<b>7,952,448</b>	<b>69</b>	<b>2,973,194</b>	<b>867,268</b>	<b>28,267,710</b>	<b>30,151,723</b>