

**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 December 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 December 2020	For the quarter ended 31 December 2020	For the quarter ended 31 December 2020	For the quarter ended 31 December 2020	For the quarter ended 31 December 2020	For the quarter ended 31 December 2020	For the quarter ended 31 December 2020	For the quarter ended 31 December 2020	For the quarter ended 31 December 2020	For the quarter ended 31 December 2020	For the quarter ended 31 December 2020	For the quarter ended 31 December 2020	For the quarter ended 31 December 2020	For the quarter ended 31 December 2020	For the quarter ended 31 December 2020	For the quarter ended 31 December 2020	For the quarter ended 31 December 2020		For the quarter ended 31 December 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	634,420	239,224	-	239,224	3,161,542	1,143,206	4,304,748	32,261	96,703	174,531	38,621	233,069	4,461,691	39,255	3,324,360	855,276	13,560,515	14,434,159		
Add Claims Outstanding at the end of the year	(14,577)	(71,258)	706	(70,552)	(322,923)	3,529,865	3,206,942	(3,878)	17,575	1,192	18,201	(34,597)	(430,984)	(242)	(4,253)	(77,748)	2,692,208	2,607,079		
Less Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Gross Incurred Claims</b>	<b>619,843</b>	<b>167,966</b>	<b>706</b>	<b>168,672</b>	<b>2,838,620</b>	<b>4,673,070</b>	<b>7,511,690</b>	<b>28,383</b>	<b>114,278</b>	<b>175,723</b>	<b>56,822</b>	<b>198,472</b>	<b>4,030,707</b>	<b>39,013</b>	<b>3,320,107</b>	<b>777,528</b>	<b>16,252,723</b>	<b>17,041,238</b>		
Add :Re-insurance accepted to direct claims	124,109	-	-	-	-	-	-	-	-	(118)	-	-	-	-	-	-	-	(118)	123,991	
Less :Re-insurance Ceded to claims paid	419,832	68,140	-	68,140	197,841	187,372	385,213	1,704	95,671	152,485	14,397	15,051	675,137	38,863	2,651,828	399,443	4,429,792	4,917,764		
<b>Total Claims Incurred</b>	<b>324,120</b>	<b>99,826</b>	<b>706</b>	<b>100,532</b>	<b>2,640,779</b>	<b>4,485,698</b>	<b>7,126,477</b>	<b>26,679</b>	<b>18,607</b>	<b>23,120</b>	<b>42,425</b>	<b>183,421</b>	<b>3,355,570</b>	<b>150</b>	<b>668,279</b>	<b>378,085</b>	<b>11,822,813</b>	<b>12,247,465</b>		

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	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	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)	(Rs. '000)
Claims paid																				
Direct claims	910,160	272,039	(5)	272,034	3,618,475	2,232,240	5,850,715	27,253	29,573	140,805	39,057	263,134	5,157,905	-	5,087,703	723,020	17,319,165	18,501,359		
Add Claims Outstanding at the end of the year	(357,906)	(58,650)	59	(58,591)	332,488	3,165,256	3,497,744	28,078	(5,268)	(22,016)	27,953	168,382	(261,579)	152	599,545	(92,009)	3,940,382	3,524,485		
Less Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Gross Incurred Claims</b>	<b>552,254</b>	<b>213,389</b>	<b>54</b>	<b>213,443</b>	<b>3,950,963</b>	<b>5,397,496</b>	<b>9,348,459</b>	<b>55,331</b>	<b>24,305</b>	<b>118,789</b>	<b>67,010</b>	<b>431,516</b>	<b>4,896,326</b>	<b>152</b>	<b>5,687,248</b>	<b>631,011</b>	<b>21,260,147</b>	<b>22,025,844</b>		
Add :Re-insurance accepted to direct claims	2,669	-	-	-	-	-	-	-	-	295	-	-	-	14	-	(1)	308	2,977		
Less :Re-insurance Ceded to claims paid	463,723	77,907	(5)	77,902	210,974	389,785	600,759	1,369	27,258	113,919	20,118	26,832	1,117,794	-	3,615,900	315,968	5,839,917	6,381,542		
<b>Total Claims Incurred</b>	<b>91,200</b>	<b>135,482</b>	<b>59</b>	<b>135,541</b>	<b>3,739,989</b>	<b>5,007,711</b>	<b>8,747,700</b>	<b>53,962</b>	<b>(2,953)</b>	<b>5,165</b>	<b>46,892</b>	<b>404,684</b>	<b>3,778,532</b>	<b>166</b>	<b>2,071,348</b>	<b>315,042</b>	<b>15,420,538</b>	<b>15,647,279</b>		

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		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	
		Upto the period ended 31 December 2020	Upto the period ended 31 December 2020	Upto the period ended 31 December 2020	Upto the period ended 31 December 2020	Upto the period ended 31 December 2020	Upto the period ended 31 December 2020	Upto the period ended 31 December 2020	Upto the period ended 31 December 2020	Upto the period ended 31 December 2020	Upto the period ended 31 December 2020	Upto the period ended 31 December 2020	Upto the period ended 31 December 2020	Upto the period ended 31 December 2020	Upto the period ended 31 December 2020	Upto the period ended 31 December 2020	Upto the period ended 31 December 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	2,567,722	770,186	801	770,987	7,185,607	2,300,243	9,485,850	74,953	186,384	373,376	187,803	521,959	9,377,442	39,493	18,494,791	2,665,193	41,407,244	44,745,953
Add Claims Outstanding at the end of the year	2,228,770	775,494	16,194	791,688	3,267,052	80,875,514	84,142,566	288,206	124,851	271,998	166,831	1,419,269	4,739,257	846	3,509,795	1,819,808	96,483,427	99,503,885
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>3,018,944</b>	<b>846,430</b>	<b>1,842</b>	<b>848,272</b>	<b>7,235,815</b>	<b>15,431,946</b>	<b>22,667,761</b>	<b>118,395</b>	<b>223,078</b>	<b>392,514</b>	<b>234,151</b>	<b>786,670</b>	<b>11,549,393</b>	<b>39,157</b>	<b>17,936,337</b>	<b>2,854,185</b>	<b>56,801,641</b>	<b>60,668,857</b>
Add :Re-insurance accepted to direct claims	165,326	374	-	374	-	-	-	-	-	3,671	-	3,489	-	-	-	3	7,163	172,863
Less :Re-insurance Ceded to claims paid	1,828,113	311,685	793	312,478	440,162	378,803	818,965	3,852	184,056	310,544	87,988	37,107	1,381,631	39,098	14,742,860	1,727,847	19,333,948	21,474,539
<b>Total Claims Incurred</b>	<b>1,356,157</b>	<b>535,119</b>	<b>1,049</b>	<b>536,168</b>	<b>6,795,653</b>	<b>15,053,143</b>	<b>21,848,796</b>	<b>114,543</b>	<b>39,022</b>	<b>85,641</b>	<b>146,163</b>	<b>753,052</b>	<b>10,167,762</b>	<b>59</b>	<b>3,193,477</b>	<b>1,126,341</b>	<b>37,474,856</b>	<b>39,367,181</b>

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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	2,571,373	796,726	(4,826)	791,900	9,901,318	5,147,091	15,048,409	92,208	97,823	384,362	95,244	731,830	14,895,853	1,485	12,777,525	1,836,078	45,960,817	49,324,090
Add Claims Outstanding at the end of the year	1,894,709	684,395	15,351	699,746	3,250,449	64,728,439	67,978,888	241,717	79,676	229,053	84,537	1,144,509	3,144,796	990	5,241,440	1,532,698	79,678,304	82,272,758
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>2,957,420</b>	<b>798,032</b>	<b>(3,953)</b>	<b>794,079</b>	<b>10,909,185</b>	<b>15,031,952</b>	<b>25,941,137</b>	<b>150,438</b>	<b>94,966</b>	<b>405,338</b>	<b>150,238</b>	<b>1,102,962</b>	<b>14,934,902</b>	<b>1,691</b>	<b>14,588,270</b>	<b>2,004,974</b>	<b>59,374,916</b>	<b>63,126,415</b>
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	1,483,254	198,646	(4,826)	193,820	553,708	1,026,117	1,579,825	4,681	94,517	302,397	53,627	81,668	3,206,430	1,470	9,543,728	822,663	15,691,006	17,368,080
<b>Total Claims Incurred</b>	<b>1,504,791</b>	<b>605,090</b>	<b>873</b>	<b>605,963</b>	<b>10,355,477</b>	<b>14,005,835</b>	<b>24,361,312</b>	<b>145,757</b>	<b>449</b>	<b>104,758</b>	<b>96,611</b>	<b>1,021,294</b>	<b>11,730,980</b>	<b>235</b>	<b>5,044,542</b>	<b>1,182,310</b>	<b>43,688,248</b>	<b>45,799,002</b>