

**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 2021

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 2021	For the quarter ended 31 March 2021	For the quarter ended 31 March 2021	For the quarter ended 31 March 2021	For the quarter ended 31 March 2021	For the quarter ended 31 March 2021	For the quarter ended 31 March 2021	For the quarter ended 31 March 2021	For the quarter ended 31 March 2021	For the quarter ended 31 March 2021	For the quarter ended 31 March 2021	For the quarter ended 31 March 2021	For the quarter ended 31 March 2021	For the quarter ended 31 March 2021	For the quarter ended 31 March 2021	For the quarter ended 31 March 2021	For the quarter ended 31 March 2021		For the quarter ended 31 March 2021
	(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	1,023,819	304,007	2,500	306,507	3,741,781	1,564,875	5,306,656	67,303	52,231	283,534	34,710	330,250	4,820,924	6,142	2,884,557	765,433	14,551,740	15,882,066	
Add Claims Outstanding at the end of the year	378,729	(156,328)	(5,926)	(162,254)	(569,291)	3,458,361	2,889,070	(3,713)	(95,156)	(380,988)	34,351	52,471	(997,933)	(4,516)	(2,989,008)	18,124	(1,477,298)	(1,260,823)	
Less Claims Outstanding at the beginning of the year	1,258,513	(18,431)	(27,094)	(45,525)	(5,837)	(120,761)	(126,598)	614	(79,757)	(65,060)	44,689	(119,658)	(716,354)	18,583	(4,885,981)	360,861	(5,568,661)	(4,355,673)	
<b>Gross Incurred Claims</b>	<b>1,831,914</b>	<b>(28,873)</b>	<b>87,053</b>	<b>58,180</b>	<b>3,192,152</b>	<b>5,806,850</b>	<b>8,999,002</b>	<b>65,292</b>	<b>(172,993)</b>	<b>103,511</b>	<b>(44,431)</b>	<b>392,183</b>	<b>3,998,313</b>	<b>(31,563)</b>	<b>882,108</b>	<b>2,568,640</b>	<b>16,760,062</b>	<b>18,650,156</b>	
Add :Re-insurance accepted to direct claims	19,700	-	-	-	-	-	-	-	-	1,194	-	-	-	-	-	-	1,194	20,894	
Less :Re-insurance Ceded to claims paid	716,759	104,673	2,487	107,160	200,165	336,266	536,431	3,367	51,276	121,940	11,665	22,988	751,774	6,081	2,271,664	665,604	4,442,790	5,266,709	
Less :Re-insurance Ceded to Closing Claims Outstanding	595,362	(124,664)	(5,500)	(130,164)	(42,439)	(128,576)	(171,015)	(289)	(91,245)	(218,569)	11,931	165,131	88,426	(4,470)	(2,391,918)	(12,862)	(2,624,880)	(2,159,682)	
Add :Re-insurance Ceded to opening Claims Outstanding	1,258,513	(18,431)	(27,094)	(45,525)	(5,837)	(120,761)	(126,598)	614	(79,757)	(65,060)	44,689	(119,658)	(716,354)	18,583	(4,885,981)	360,861	(5,568,661)	(4,355,673)	
<b>Total Claims Incurred</b>	<b>110,127</b>	<b>167,670</b>	<b>(413)</b>	<b>167,257</b>	<b>3,014,764</b>	<b>4,815,546</b>	<b>7,830,310</b>	<b>60,512</b>	<b>(2,956)</b>	<b>369</b>	<b>45,465</b>	<b>194,602</b>	<b>2,982,791</b>	<b>15</b>	<b>15,803</b>	<b>130,815</b>	<b>11,257,726</b>	<b>11,535,110</b>	

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	1,346,760	223,453	6,002	229,455	3,558,815	1,787,947	5,346,762	41,409	34,945	113,275	60,460	366,708	4,559,163	42,643	5,145,103	758,476	16,468,944	18,045,159	
Add Claims Outstanding at the end of the year	1,141,352	(3,576)	(27,292)	(30,868)	(39,441)	2,894,610	2,855,169	3,661	(71,276)	(41,253)	80,635	(109,609)	(1,293,844)	18,775	(6,059,172)	458,979	(4,157,935)	(3,047,450)	
Less Claims Outstanding at the beginning of the year	(745,288)	(259,249)	181,383	(77,866)	(52,297)	(377,103)	(429,400)	(1,594)	(145,176)	(399,849)	(21,771)	(211,944)	(54,489)	(5,922)	6,944,834	(241,309)	5,433,380	4,610,227	
<b>Gross Incurred Claims</b>	<b>2,434,145</b>	<b>335,076</b>	<b>60,442</b>	<b>395,518</b>	<b>3,593,275</b>	<b>4,416,108</b>	<b>8,009,383</b>	<b>48,143</b>	<b>(81,829)</b>	<b>(49,641)</b>	<b>98,648</b>	<b>353,995</b>	<b>3,867,953</b>	<b>81,826</b>	<b>4,435,962</b>	<b>1,948,896</b>	<b>18,713,336</b>	<b>21,542,999</b>	
Add :Re-insurance accepted to direct claims	11,269	-	-	-	-	-	-	-	-	8,282	-	-	-	(14)	-	1	8,269	19,538	
Less :Re-insurance Ceded to claims paid	923,330	55,715	5,994	61,709	175,626	332,415	508,041	2,296	34,314	95,641	39,827	30,137	867,767	42,217	4,073,518	445,236	6,138,994	7,124,033	
Less :Re-insurance Ceded to Closing Claims Outstanding	1,258,513	(18,431)	(27,094)	(45,525)	(5,837)	(120,761)	(126,598)	614	(79,757)	(65,060)	44,689	(119,658)	(716,354)	18,583	(4,885,981)	360,861	(5,568,661)	(4,355,673)	
Add :Re-insurance Ceded to opening Claims Outstanding	(745,288)	(259,249)	181,383	(77,866)	(52,297)	(377,103)	(429,400)	(1,594)	(145,176)	(399,849)	(21,771)	(211,944)	(54,489)	(5,922)	6,944,834	(241,308)	5,433,381	4,610,227	
<b>Total Claims Incurred</b>	<b>317,538</b>	<b>182,593</b>	<b>(190)</b>	<b>182,403</b>	<b>3,349,585</b>	<b>4,470,903</b>	<b>7,820,488</b>	<b>42,160</b>	<b>9,112</b>	<b>49,723</b>	<b>56,579</b>	<b>346,620</b>	<b>3,113,906</b>	<b>604</b>	<b>(101,606)</b>	<b>411,360</b>	<b>11,748,946</b>	<b>12,248,887</b>	

Particulars	Fire	Marine				Miscellaneous												Total For the year ended 31 March 2021	
		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 year ended 31 March 2021	For the year ended 31 March 2021	For the year ended 31 March 2021	For the year ended 31 March 2021	For the year ended 31 March 2021	For the year ended 31 March 2021	For the year ended 31 March 2021	For the year ended 31 March 2021	For the year ended 31 March 2021	For the year ended 31 March 2021	For the year ended 31 March 2021	For the year ended 31 March 2021	For the year ended 31 March 2021	For the year ended 31 March 2021	For the year ended 31 March 2021	For the year ended 31 March 2021		For the year ended 31 March 2021
(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	3,591,541	1,074,193	3,301	1,077,494	10,927,389	3,865,117	14,792,506	142,256	238,615	656,910	222,513	852,209	14,198,366	45,635	21,379,348	3,430,626	55,958,984	60,628,019	
Add Claims Outstanding at the end of the year	10,477,199	1,150,172	488,419	1,638,591		2,926,554	91,636,065	94,562,619	302,506	620,232	1,933,186	754,553	1,603,102	4,725,010	79,726	12,861,222	6,945,811	124,387,967	136,503,757
Less Claims Outstanding at the beginning of the year	9,217,882	1,406,808	402,825	1,809,633	3,425,976	74,262,386	77,688,362	261,075	808,762	2,094,071	787,346	1,276,458	3,375,670	117,767	15,422,125	4,953,612	106,785,248	117,812,763	
<b>Gross Incurred Claims</b>	<b>4,850,858</b>	<b>817,557</b>	<b>88,895</b>	<b>906,452</b>	<b>10,427,967</b>	<b>21,238,796</b>	<b>31,666,763</b>	<b>183,687</b>	<b>50,085</b>	<b>496,025</b>	<b>189,720</b>	<b>1,178,853</b>	<b>15,547,706</b>	<b>7,594</b>	<b>18,818,445</b>	<b>5,422,825</b>	<b>73,561,703</b>	<b>79,319,013</b>	
Add :Re-insurance accepted to direct claims	185,026	374	-	374	-	-	-	-	-	4,865	-	3,489	-	-	-	3	8,357	193,757	
Less :Re-insurance Ceded to claims paid	2,544,872	416,358	3,280	419,638	640,327	715,069	1,355,396	7,219	235,332	432,484	99,653	60,095	2,133,405	45,179	17,014,524	2,393,451	23,776,738	26,741,248	
Less :Re-insurance Ceded to Closing Claims Outstanding	8,465,062	406,342	472,651	878,993	186,354	7,173,614	7,359,968	17,724	499,292	1,823,607	565,302	296,493	1,072,112	78,926	9,948,517	5,095,017	26,756,958	36,101,013	
Add :Re-insurance Ceded to opening Claims Outstanding	7,440,334	707,558	387,672	1,095,230	209,131	6,518,576	6,727,707	16,311	720,605	1,841,211	666,863	121,900	808,364	116,585	11,353,876	3,322,796	25,696,218	34,231,782	
<b>Total Claims Incurred</b>	<b>1,466,284</b>	<b>702,789</b>	<b>636</b>	<b>703,425</b>	<b>9,810,417</b>	<b>19,868,689</b>	<b>29,679,106</b>	<b>175,055</b>	<b>36,066</b>	<b>86,010</b>	<b>191,628</b>	<b>947,654</b>	<b>13,150,553</b>	<b>74</b>	<b>3,209,280</b>	<b>1,257,156</b>	<b>48,732,582</b>	<b>50,902,291</b>	

Particulars	Fire	Marine				Miscellaneous												Total For the year ended 31 March 2020
		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 year ended 31 March 2020	For the year ended 31 March 2020	For the year ended 31 March 2020	For the year ended 31 March 2020	For the year ended 31 March 2020	For the year ended 31 March 2020	For the year ended 31 March 2020	For the year ended 31 March 2020	For the year ended 31 March 2020	For the year ended 31 March 2020	For the year ended 31 March 2020	For the year ended 31 March 2020	For the year ended 31 March 2020	For the year ended 31 March 2020	For the year ended 31 March 2020	For the year 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)	
Claims paid																		
Direct claims	3,918,133	1,020,179	1,176	1,021,355	13,460,133	6,935,038	20,395,171	133,617	132,768	497,637	155,704	1,098,538	19,455,016	44,128	17,922,628	2,594,554	62,429,761	67,369,249
Add Claims Outstanding at the end of the year	9,217,882	1,406,808	402,825	1,809,633		3,425,976	74,262,386	77,688,362	261,075	808,762	2,094,071	787,346	1,276,458	117,767	15,422,125	4,953,612	106,785,248	117,812,763
Less Claims Outstanding at the beginning of the year	7,744,450	1,293,879	347,512	1,641,391	2,383,649	61,749,364	64,133,013	196,111	928,393	2,236,011	694,164	918,039	4,027,831	78,378	14,320,521	3,594,296	91,126,757	100,512,598
<b>Gross Incurred Claims</b>	<b>5,391,565</b>	<b>1,133,108</b>	<b>56,489</b>	<b>1,189,597</b>	<b>14,502,460</b>	<b>19,448,060</b>	<b>33,950,520</b>	<b>198,581</b>	<b>13,137</b>	<b>355,697</b>	<b>248,886</b>	<b>1,456,957</b>	<b>18,802,855</b>	<b>83,517</b>	<b>19,024,232</b>	<b>3,953,870</b>	<b>78,088,252</b>	<b>84,669,414</b>
Add :Re-insurance accepted to direct claims	41,894	5,704	-	5,704	-	-	-	-	-	10,099	-	-	2,508	-	-	-	12,607	60,205
Less :Re-insurance Ceded to claims paid	2,406,584	254,361	1,168	255,529	729,334	1,358,532	2,087,866	6,977	128,831	398,038	93,454	111,805	4,074,197	43,687	13,617,246	1,267,899	21,830,000	24,492,113
Less :Re-insurance Ceded to Closing Claims Outstanding	7,440,334	707,558	387,672	1,095,230	209,131	6,518,576	6,727,707	16,311	720,605	1,841,211	666,863	121,900	808,364	116,585	11,353,876	3,322,796	25,696,218	34,231,782
Add :Re-insurance Ceded to opening Claims Outstanding	6,235,788	610,790	333,034	943,824	141,067	6,905,786	7,046,853	12,624	845,860	2,027,934	664,621	144,662	922,084	77,594	10,889,826	2,230,495	24,862,553	32,042,165
<b>Total Claims Incurred</b>	<b>1,822,329</b>	<b>787,683</b>	<b>683</b>	<b>788,366</b>	<b>13,705,062</b>	<b>18,476,738</b>	<b>32,181,800</b>	<b>187,917</b>	<b>9,561</b>	<b>154,481</b>	<b>153,190</b>	<b>1,367,914</b>	<b>14,844,886</b>	<b>839</b>	<b>4,942,936</b>	<b>1,593,670</b>	<b>55,437,194</b>	<b>58,047,889</b>