

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 quarter ended 30 June 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 30 June 2021	For the quarter ended 30 June 2021	For the quarter ended 30 June 2021	For the quarter ended 30 June 2021	For the quarter ended 30 June 2021	For the quarter ended 30 June 2021	For the quarter ended 30 June 2021	For the quarter ended 30 June 2021	For the quarter ended 30 June 2021	For the quarter ended 30 June 2021	For the quarter ended 30 June 2021	For the quarter ended 30 June 2021	For the quarter ended 30 June 2021	For the quarter ended 30 June 2021	For the quarter ended 30 June 2021	For the quarter ended 30 June 2021	For the quarter ended 30 June 2021		For the quarter ended 30 June 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	995,703	123,813	342	124,155	1,939,139	1,151,966	3,091,105	31,918	4,619	185,168	18,554	192,563	5,493,728	2,135	1,675,638	624,086	11,319,514	12,439,372	
Add Claims Outstanding at the end of the year	3,473,707	1,427,333	477,564	1,904,897	10,879,557	92,409,143	103,288,699	34,692,718	594,357	9,389,585	262,375	2,146,439	5,154,552	6,606,845	3,940,237	2,685,331	168,761,138	174,139,742	
Less Claims Outstanding at the beginning 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	
Gross Incurred Claims	(6,007,789)	400,974	(10,513)	390,461	9,892,142	1,925,043	11,817,185	34,422,130	(21,256)	7,641,567	(473,624)	735,900	5,923,270	6,529,254	(7,245,347)	(3,636,394)	55,692,685	50,075,357	
Add :Re-insurance accepted to direct claims	6,154	-	-	-	-	-	-	-	-	547	-	-	-	-	-	-	547	6,701	
Less :Re-insurance Ceded to claims paid	661,507	25,211	17	25,228	105,462	248,342	353,804	1,800	4,587	166,685	4,549	12,287	1,179,011	2,114	1,308,088	433,726	3,466,651	4,153,386	
Less :Re-insurance Ceded to Closing Claims Outstanding	1,331,820	538,238	462,251	1,000,489	7,243,962	3,909,977	11,153,938	34,410,976	467,502	9,252,247	89,343	806,607	529,998	6,605,938	1,875,756	733,686	65,925,991	68,258,300	
Add :Re-insurance Ceded to opening 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	
Total Claims Incurred	470,100	243,867	(130)	243,737	2,729,073	4,940,338	7,669,411	27,078	5,947	46,789	(2,214)	213,499	5,286,373	128	(480,674)	291,211	13,057,548	13,771,385	

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	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	2,969,391	1,169,949	1,071,864	2,241,813	11,254,988	75,423,910	86,678,898	34,506,151	874,476	9,103,811	200,641	2,082,045	4,263,737	8,281,649	4,534,922	2,534,806	153,061,137	158,272,340	
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	
Gross Incurred Claims	(5,431,884)	(87,793)	669,039	581,246	8,927,823	1,660,916	10,588,739	34,260,767	118,661	7,107,739	(540,099)	900,253	2,600,866	8,164,120	(1,908,858)	(1,394,106)	59,898,083	55,047,444	
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	
Less :Re-insurance Ceded to Closing Claims Outstanding	763,232	404,029	1,056,464	1,460,493	6,720,303	2,610,203	9,330,506	34,236,957	775,685	8,808,299	67,491	730,684	672,950	8,280,965	2,045,265	606,792	65,555,595	67,779,319	
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	
Total Claims Incurred	696,592	195,338	247	195,585	2,365,422	5,492,119	7,857,541	39,334	11,185	66,853	37,547	284,689	2,437,538	(495)	232,470	518,472	11,485,134	12,377,311	

Particulars	Fire	Marine						Miscellaneous										Total
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Add Claims Outstanding at the end of the year	3,473,707	1,427,333	477,564	1,904,897	10,879,557	92,409,143	103,288,699	34,692,718	594,357	9,389,585	262,375	2,146,439	5,154,552	6,606,845	3,940,237	2,685,331	168,761,138	174,139,742
Less Claims Outstanding at the beginning 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
Gross Incurred Claims	(6,007,789)	400,974	(10,513)	390,461	9,892,142	1,925,043	11,817,185	34,422,130	(21,256)	7,641,567	(473,624)	735,900	5,923,270	6,529,254	(7,245,347)	(3,636,394)	55,692,685	50,075,357
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Total Claims Incurred	470,100	243,867	(130)	243,737	2,729,073	4,940,338	7,669,411	27,078	5,947	46,789	(2,214)	213,499	5,286,373	128	(480,674)	291,211	13,057,548	13,771,385

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Add Claims Outstanding at the end of the year	2,969,391	1,169,949	1,071,864	2,241,813	11,254,988	75,423,910	86,678,898	34,506,151	874,476	9,103,811	200,641	2,082,045	4,263,737	8,281,649	4,534,922	2,534,806	153,061,137	158,272,340
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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
Total Claims Incurred	696,592	195,338	247	195,585	2,365,422	5,492,119	7,857,541	39,334	11,185	66,853	37,547	284,689	2,437,538	(495)	232,470	518,472	11,485,134	12,377,311