

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 2021



FORM NL-5 - CLAIMS SCHEDULE

(Amount in Rs. Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance	
	For the Quarter ended Sep 2021	Up to the quarter ended Sep 2021	For the Quarter ended Sep 2021	Up to the quarter ended Sep 2021	For the Quarter ended Sep 2021	Up to the quarter ended Sep 2021	For the Quarter ended Sep 2021	Up to the quarter ended Sep 2021	For the Quarter ended Sep 2021	Up to the quarter ended Sep 2021	For the Quarter ended Sep 2021	Up to the quarter ended Sep 2021	For the Quarter ended Sep 2021	Up to the quarter ended Sep 2021	For the Quarter ended Sep 2021	Up to the quarter ended Sep 2021	For the Quarter ended Sep 2021	Up to the quarter ended Sep 2021	For the Quarter ended Sep 2021	Up to the quarter ended Sep 2021
Claims Paid (Direct)	8,644	18,601	1,942	3,181	-	3	1,942	3,184	35,309	54,700	28,638	40,157	63,946	94,858	66,736	121,348	2,434	4,360	675	1,000
Add :Re-insurance accepted to direct claims	449	510.5	-	0	-	0	-	-	-	0	-	0	-	-	-	0	-	0	-	0
Less :Re-insurance Ceded to claims paid	(5,325)	(11,940)	(391)	(644)	-	(0)	(391)	(644)	(2,687)	(3,741)	(4,122)	(6,605)	(6,809)	(10,347)	(16,243)	(27,894)	(186)	(309)	(256)	(395)
Net Claim Paid	3,768	7,172	1,551	2,537	-	3	1,551	2,540	32,622	50,959	24,516	33,552	57,138	84,511	50,493	93,453	2,248	4,051	419	606
Add Claims Outstanding at the end of the year	22,524	22,524	8,783	8,783	152	152	8,935	8,935	36,286	36,286	907,526	907,526	943,812	943,812	41,581	41,581	13,563	13,563	(1,438)	(1,438)
Less Claims Outstanding at the beginning of the year	21,419	20,121	8,891	7,438	153	158	9,044	7,596	36,356	27,402	884,992	844,625	921,348	872,027	47,428	38,012	13,398	13,066	(1,183)	(1,483)
Net Incurred Claims	4,873	9,574	1,443	3,882	(1)	(2)	1,442	3,879	32,552	59,843	47,050	96,454	79,602	156,296	44,646	97,022	2,413	4,548	163	651
Claims Paid (Direct)																				
-In India	8,644	18,601	1,942	3,181	-	3	1,942	3,184	35,309	54,700	28,638	40,157	63,946	94,858	66,736	121,348	2,434	4,360	675	1,000
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	633	633	1,652	1,652	49	49	1,701	1,701	6,678	6,678	569,587	569,587	576,266	576,266	20,871	20,871	8,485	8,485	840	840
Estimates of IBNR and IBNER at the beginning of the period (net)	705	693	1,628	1,695	49	49	1,678	1,744	7,055	6,815	555,314	525,775	562,369	532,589	24,028	25,273	9,322	8,993	810	828

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance	
	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year
Claims Paid (Direct)	11,167	19,333	3,819	5,310	8	8	3,827	5,318	29,253	40,241	6,576	11,570	35,829	51,811	31,229	47,767	1,942	2,889	800	1,391
Add :Re-insurance accepted to direct claims	262	412	4	4	-	-	4	4	-	-	-	-	-	-	-	-	-	35	-	-
Less :Re-insurance Ceded to claims paid	(8,446)	(14,083)	(2,231)	(2,435)	(8)	(8)	(2,239)	(2,443)	(1,911)	(2,423)	(1,143)	(1,914)	(3,054)	(4,338)	(3,807)	(6,605)	(118)	(221)	(271)	(460)
Net Claim Paid	2,983	5,662	1,591	2,878	0	0	1,591	2,878	27,342	37,817	5,434	9,656	32,775	47,474	27,423	41,162	1,824	2,703	529	931
Add Claims Outstanding at the end of the year	22,433	22,433	8,468	8,468	155	155	8,622	8,622	35,900	35,900	773,456	773,456	809,356	809,356	54,504	54,504	14,539	14,539	(2,801)	(2,801)
Less Claims Outstanding at the beginning of the year	22,062	17,775	7,659	6,993	154	152	7,813	7,144	45,347	32,168	728,137	677,438	773,484	709,607	38,452	28,047	13,514	11,546	(2,544)	(2,374)
Net Incurred Claims	3,354	10,320	2,400	4,353	1	3	2,401	4,356	17,895	41,549	50,753	105,674	68,648	147,223	43,474	67,619	2,849	5,696	272	503
Claims Paid (Direct)																				
-In India	11,167	19,333	3,819	5,310	8	8	3,827	5,318	29,253	40,241	6,576	11,570	35,829	51,811	31,229	47,767	1,942	2,889	800	1,391
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	918	918	2,354	2,354	52	52	2,406	2,406	10,836	10,836	496,979	496,979	507,815	507,815	35,589	35,589	9,999	9,999	984	984
Estimates of IBNR and IBNER at the beginning of the period (net)	1,396	643	2,216	1,567	51	49	2,266	1,616	15,528	6,788	469,493	434,790	485,021	441,578	24,665	16,486	10,224	8,335	1,074	1,188

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 2021



FORM NL-5 - CLAIMS SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Credit Insurance		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	For the Quarter ended Sep 2021	Up to the quarter ended Sep 2021	For the Quarter ended Sep 2021	Up to the quarter ended Sep 2021	For the Quarter ended Sep 2021	Up to the quarter ended Sep 2021	For the Quarter ended Sep 2021	Up to the quarter ended Sep 2021	For the Quarter ended Sep 2021	Up to the quarter ended Sep 2021	For the Quarter ended Sep 2021	Up to the quarter ended Sep 2021	For the Quarter ended Sep 2021	Up to the quarter ended Sep 2021	For the Quarter ended Sep 2021	Up to the quarter ended Sep 2021	For the Quarter ended Sep 2021	Up to the quarter ended Sep 2021	For the Quarter ended Sep 2021	Up to the quarter ended Sep 2021
Claims Paid (Direct)	69,845	126,708	341	660	816	862	500	2,352	4,279	4,465	25,157	41,913	129	150	8,443	14,683	173,456	286,652	184,043	308,437
Add :Re-insurance accepted to direct claims	-	-	-	0	-	0	5	10.07	-	0	-	0	-	0	-	0	5	10	454	521
Less :Re-insurance Ceded to claims paid	(16,685)	(28,598)	(18)	(36)	(808)	(853)	(736)	(2,403)	(4,174)	(4,219)	(17,101)	(30,181)	(127)	(149)	(5,500)	(9,837)	(51,956)	(86,623)	(57,672)	(99,206)
Net Claim Paid	53,160	98,110	323	624	9	9	(231)	(41)	106	246	8,056	11,732	1	2	2,943	4,847	121,505	200,039	126,824	209,751
Add Claims Outstanding at the end of the year	53,706	53,706	3,112	3,112	1,375	1,375	2,200	2,200	1,623	1,623	33,259	33,259	8	8	20,146	20,146	1,059,241	1,059,241	1,090,700	1,090,700
Less Claims Outstanding at the beginning of the year	59,644	49,595	2,817	2,848	1,269	1,209	1,373	1,096	1,730	1,893	20,645	29,127	9	8	19,516	18,508	1,028,351	976,310	1,058,814	1,004,027
Net Incurred Claims	47,223	102,221	617	888	115	174	596	1,063	(2)	(24)	20,670	15,863	0	2	3,573	6,485	152,394	282,970	158,710	296,424
Claims Paid (Direct)																				
-In India	69,845	126,708	341	660	816	862	500	2,352	4,279	4,465	25,157	41,913	129	150	8,443	14,683	173,456	286,652	184,043	308,437
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	30,196	30,196	1,421	1,421	817	817	417	417	1,361	1,361	28,939	28,939	8	8	7,632	7,632	647,056	647,056	649,390	649,390
Estimates of IBNR and IBNER at the beginning of the period (net)	34,159	35,094	1,420	1,371	742	660	422	404	1,377	1,540	17,718	24,987	8	7	7,598	7,380	625,814	604,031	628,196	606,468

Particulars	Total Health		Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Credit Insurance		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the Quarter ended Sep 2020	Up to the quarter ended Sep 2020	For the Quarter ended Sep 2020	Up to the quarter ended Sep 2020	For the Quarter ended Sep 2020	Up to the quarter ended Sep 2020	For the Quarter ended Sep 2020	Up to the quarter ended Sep 2020	For the Quarter ended Sep 2020	Up to the quarter ended Sep 2020	For the Quarter ended Sep 2020	Up to the quarter ended Sep 2020	For the Quarter ended Sep 2020	Up to the quarter ended Sep 2020	For the Quarter ended Sep 2020	Up to the quarter ended Sep 2020	For the Quarter ended Sep 2020	Up to the quarter ended Sep 2020
Claims Paid (Direct)	33,972	52,046	270	427	367	897	1,008	1,988	1,026	1,492	61,921	151,704	-	2	7,852	18,099	142,245	278,467	157,239	303,118
Add :Re-insurance accepted to direct claims	-	35	-	-	-	-	36	38	-	-	-	-	-	-	-	0	36	73	301	489
Less :Re-insurance Ceded to claims paid	(4,195)	(7,286)	(14)	(21)	(360)	(884)	(840)	(1,581)	(519)	(736)	(49,237)	(120,910)	-	(2)	(5,250)	(13,284)	(63,469)	(149,042)	(74,154)	(165,568)
Net Claim Paid	29,776	44,796	256	405	7	13	204	446	507	756	12,683	30,794	-	0	2,602	4,815	78,812	129,499	83,386	138,039
Add Claims Outstanding at the end of the year	66,241	66,241	2,921	2,921	1,073	1,073	2,708	2,708	1,486	1,486	35,140	35,140	11	11	18,976	18,976	937,912	937,912	968,968	968,968
Less Claims Outstanding at the beginning of the year	49,421	37,219	2,692	2,448	988	882	2,955	2,529	1,332	1,205	24,897	40,682	7	12	19,280	16,308	875,055	810,890	904,930	835,810
Net Incurred Claims	46,596	73,818	485	879	92	204	(43)	625	662	1,037	22,927	25,252	4	(1)	2,298	7,483	141,669	256,520	147,424	271,197
Claims Paid (Direct)																				
-In India	33,972	52,046	270	427	367	897	1,008	1,988	1,026	1,492	61,921	151,704	-	2	7,852	18,099	142,245	278,467	157,239	303,118
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	46,571	46,571	1,385	1,385	718	718	499	499	856	856	31,560	31,560	7	7	8,408	8,408	597,820	597,820	601,144	601,144
Estimates of IBNR and IBNER at the beginning of the period (net)	35,963	26,010	1,351	1,039	684	609	680	396	764	659	20,905	35,075	6	11	9,208	6,407	554,584	511,783	558,247	514,042