

**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 2021



**FORM NL-S - 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 Dec 2021	Up to the quarter ended Dec 2021	For the quarter ended Dec 2021	Up to the quarter ended Dec 2021	For the quarter ended Dec 2021	Up to the quarter ended Dec 2021	For the quarter ended Dec 2021	Up to the quarter ended Dec 2021	For the quarter ended Dec 2021	Up to the quarter ended Dec 2021	For the quarter ended Dec 2021	Up to the quarter ended Dec 2021	For the quarter ended Dec 2021	Up to the quarter ended Dec 2021	For the quarter ended Dec 2021	Up to the quarter ended Dec 2021	For the quarter ended Dec 2021	Up to the quarter ended Dec 2021	For the quarter ended Dec 2021	Up to the quarter ended Dec 2021
	Claims Paid (Direct)	13,755	32,356	2,372	5,552	-	3	2,372	5,556	36,369	91,069	30,442	70,599	66,811	161,668	70,062	191,410	1,945	6,305	233
Add :Re-insurance accepted to direct claims	815	1,326	-	0	-	0	0	-	-	0	-	0	-	-	-	0	-	0	-	0
Less :Re-insurance Ceded to claims paid	(11,029)	(22,969)	(663)	(1,306)	-	(0)	(663)	(1,307)	(2,882)	(6,624)	(4,306)	(10,911)	(7,188)	(17,535)	(26,471)	(54,366)	(117)	(426)	(102)	(496)
<b>Net Claim Paid</b>	<b>3,541</b>	<b>10,713</b>	<b>1,709</b>	<b>4,246</b>	<b>-</b>	<b>3</b>	<b>1,709</b>	<b>4,249</b>	<b>33,487</b>	<b>84,446</b>	<b>26,136</b>	<b>59,688</b>	<b>59,623</b>	<b>144,134</b>	<b>43,591</b>	<b>137,044</b>	<b>1,828</b>	<b>5,880</b>	<b>131</b>	<b>737</b>
Add Claims Outstanding at the end of the year	23,011	23,011	9,398	9,398	152	152	9,551	9,551	36,561	36,561	922,359	922,359	958,920	958,920	36,284	36,284	12,689	12,689	1,453	1,453
Less Claims Outstanding at the beginning of the year	22,524	20,121	8,783	7,438	152	158	8,935	7,596	36,286	27,402	907,526	844,625	943,812	872,027	38,615	35,046	13,563	13,066	1,529	1,483
<b>Net Incurred Claims</b>	<b>4,028</b>	<b>13,603</b>	<b>2,324</b>	<b>6,206</b>	<b>0</b>	<b>(2)</b>	<b>2,324</b>	<b>6,204</b>	<b>33,762</b>	<b>93,605</b>	<b>40,969</b>	<b>137,422</b>	<b>74,731</b>	<b>231,027</b>	<b>41,260</b>	<b>138,283</b>	<b>954</b>	<b>5,502</b>	<b>56</b>	<b>706</b>
Claims Paid (Direct)																				
-In India	13,755	32,356	2,372	5,552	-	3	2,372	5,556	36,369	91,069	30,442	70,599	66,811	161,668	70,062	191,410	1,945	6,305	233	1,234
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	657	657	1,760	1,760	49	49	1,809	1,809	6,737	6,737	583,040	583,040	589,777	589,777	20,210	20,210	7,535	7,535	792	792
Estimates of IBNR and IBNER at the beginning of the period (net)	633	693	1,652	1,695	49	49	1,701	1,744	6,678	6,815	569,587	525,775	576,266	532,589	20,871	25,273	8,485	8,993	840	828

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance	
	For the quarter ended Dec 2020	Up to the quarter ended Dec 2020	For the quarter ended Dec 2020	Up to the quarter ended Dec 2020	For the quarter ended Dec 2020	Up to the quarter ended Dec 2020	For the quarter ended Dec 2020	Up to the quarter ended Dec 2020	For the quarter ended Dec 2020	Up to the quarter ended Dec 2020	For the quarter ended Dec 2020	Up to the quarter ended Dec 2020	For the quarter ended Dec 2020	Up to the quarter ended Dec 2020	For the quarter ended Dec 2020	Up to the quarter ended Dec 2020	For the quarter ended Dec 2020	Up to the quarter ended Dec 2020	For the quarter ended Dec 2020	Up to the quarter ended Dec 2020
	Claims Paid (Direct)	6,344	25,677	2,392	7,702	-	8	2,392	7,710	31,615	71,856	11,432	23,002	43,047	94,859	43,993	91,759	2,331	5,220	624
Add :Re-insurance accepted to direct claims	1,241	1,653	-	4	-	-	-	4	-	-	-	-	-	-	-	-	-	35	-	-
Less :Re-insurance Ceded to claims paid	(4,198)	(18,281)	(681)	(3,117)	-	(8)	(681)	(3,125)	(1,978)	(4,402)	(1,674)	(3,788)	(3,852)	(8,190)	(6,473)	(13,077)	(151)	(371)	(279)	(739)
<b>Net Claim Paid</b>	<b>3,387</b>	<b>9,049</b>	<b>1,711</b>	<b>4,589</b>	<b>-</b>	<b>0</b>	<b>1,711</b>	<b>4,589</b>	<b>29,637</b>	<b>67,454</b>	<b>9,558</b>	<b>19,214</b>	<b>39,195</b>	<b>86,669</b>	<b>37,520</b>	<b>78,682</b>	<b>2,180</b>	<b>4,883</b>	<b>346</b>	<b>1,276</b>
Add Claims Outstanding at the end of the year	24,634	24,634	8,201	8,201	168	168	8,369	8,369	27,904	27,904	975,942	975,942	1,003,846	1,003,846	60,623	60,623	15,713	15,713	(2,374)	1,589
Less Claims Outstanding at the beginning of the year	24,779	20,121	8,913	7,438	161	158	9,074	7,596	31,133	27,402	940,643	844,625	971,776	872,027	64,575	38,118	16,059	13,066	(2,016)	2,374
<b>Net Incurred Claims</b>	<b>3,241</b>	<b>13,562</b>	<b>998</b>	<b>5,351</b>	<b>7</b>	<b>10</b>	<b>1,005</b>	<b>5,362</b>	<b>26,408</b>	<b>67,957</b>	<b>44,857</b>	<b>150,531</b>	<b>71,265</b>	<b>218,488</b>	<b>33,568</b>	<b>101,186</b>	<b>1,834</b>	<b>7,531</b>	<b>(12)</b>	<b>491</b>
Claims Paid (Direct)																				
-In India	6,344	25,677	2,392	7,702	-	8	2,392	7,710	31,615	71,856	11,432	23,002	43,047	94,859	43,993	91,759	2,331	5,220	624	2,015
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	710	710	1,516	1,516	49	49	1,565	1,565	6,912	6,912	519,913	519,913	526,825	526,825	33,111	33,111	9,554	9,554	812	812
Estimates of IBNR and IBNER at the beginning of the period (net)	918	643	2,354	1,567	52	49	2,406	1,616	10,836	6,788	496,979	434,790	507,815	441,578	35,589	16,486	9,999	8,335	984	1,188

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Particulars	Miscellaneous																			Grand Total	
	Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Credit Insurance		Other Miscellaneous segment		Total Miscellaneous				
	For the quarter ended Dec 2021	Up to the quarter ended Dec 2021	For the quarter ended Dec 2021	Up to the quarter ended Dec 2021	For the quarter ended Dec 2021	Up to the quarter ended Dec 2021	For the quarter ended Dec 2021	Up to the quarter ended Dec 2021	For the quarter ended Dec 2021	Up to the quarter ended Dec 2021	For the quarter ended Dec 2021	Up to the quarter ended Dec 2021	For the quarter ended Dec 2021	Up to the quarter ended Dec 2021	For the quarter ended Dec 2021	Up to the quarter ended Dec 2021	For the quarter ended Dec 2021	Up to the quarter ended Dec 2021	For the quarter ended Dec 2021	Up to the quarter ended Dec 2021	
Claims Paid (Direct)	72,241	198,949	401	1,061	(169)	693	1,259	3,611	237	4,702	57,036	98,949	(6)	144	6,979	21,662	204,787	491,439	220,914	529,351	
Add :Re-insurance accepted to direct claims	-	-	-	0	-	0	2	12	-	0	-	0	-	0	-	0	2	12	817	1,338	
Less :Re-insurance Ceded to claims paid	(26,690)	(55,288)	(21)	(57)	234	(619)	(554)	(2,957)	(49)	(4,268)	(45,191)	(75,372)	6	(143)	(4,051)	(13,888)	(83,505)	(170,127)	(95,197)	(194,403)	
<b>Net Claim Paid</b>	<b>45,551</b>	<b>143,661</b>	<b>379</b>	<b>1,004</b>	<b>65</b>	<b>74</b>	<b>706</b>	<b>665</b>	<b>188</b>	<b>434</b>	<b>11,845</b>	<b>23,576</b>	<b>(0)</b>	<b>1</b>	<b>2,928</b>	<b>7,774</b>	<b>121,285</b>	<b>321,324</b>	<b>126,535</b>	<b>336,286</b>	
Add Claims Outstanding at the end of the year	50,425	50,425	3,240	3,240	1,143	1,143	1,853	1,853	1,429	1,429	28,968	28,968	8	8	20,019	20,019	1,066,005	1,066,005	1,098,567	1,098,567	
Less Claims Outstanding at the beginning of the year	53,706	49,595	3,112	2,848	1,375	1,209	2,200	1,096	1,623	1,893	33,259	29,127	8	8	20,146	18,508	1,059,241	976,310	1,090,700	1,004,027	
<b>Net Incurred Claims</b>	<b>42,270</b>	<b>144,491</b>	<b>508</b>	<b>1,397</b>	<b>(167)</b>	<b>7</b>	<b>360</b>	<b>1,423</b>	<b>(7)</b>	<b>(30)</b>	<b>7,554</b>	<b>23,417</b>	<b>0</b>	<b>2</b>	<b>2,800</b>	<b>9,285</b>	<b>128,049</b>	<b>411,019</b>	<b>134,402</b>	<b>430,825</b>	
<b>Claims Paid (Direct)</b>																					
<b>-In India</b>	<b>72,241</b>	<b>198,949</b>	<b>401</b>	<b>1,061</b>	<b>(169)</b>	<b>693</b>	<b>1,259</b>	<b>3,611</b>	<b>237</b>	<b>4,702</b>	<b>57,036</b>	<b>98,949</b>	<b>(6)</b>	<b>144</b>	<b>6,979</b>	<b>21,662</b>	<b>204,787</b>	<b>491,439</b>	<b>220,914</b>	<b>529,351</b>	
<b>-Outside India</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
<b>Estimates of IBNR and IBNER at the end of the period (net)</b>	<b>28,537</b>	<b>28,537</b>	<b>1,386</b>	<b>1,386</b>	<b>809</b>	<b>809</b>	<b>404</b>	<b>404</b>	<b>1,297</b>	<b>1,297</b>	<b>24,171</b>	<b>24,171</b>	<b>7</b>	<b>7</b>	<b>7,520</b>	<b>7,520</b>	<b>653,907</b>	<b>653,907</b>	<b>656,373</b>	<b>656,373</b>	
<b>Estimates of IBNR and IBNER at the beginning of the period (net)</b>	<b>30,196</b>	<b>35,094</b>	<b>1,421</b>	<b>1,371</b>	<b>817</b>	<b>660</b>	<b>417</b>	<b>404</b>	<b>1,361</b>	<b>1,540</b>	<b>28,939</b>	<b>24,987</b>	<b>8</b>	<b>7</b>	<b>7,632</b>	<b>7,380</b>	<b>647,056</b>	<b>604,031</b>	<b>649,390</b>	<b>606,468</b>	

Particulars	Miscellaneous																			Grand Total	
	Total Health		Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Credit Insurance		Other Miscellaneous segment		Total Miscellaneous				
	For the quarter ended Dec 2020	Up to the quarter ended Dec 2020	For the quarter ended Dec 2020	Up to the quarter ended Dec 2020	For the quarter ended Dec 2020	Up to the quarter ended Dec 2020	For the quarter ended Dec 2020	Up to the quarter ended Dec 2020	For the quarter ended Dec 2020	Up to the quarter ended Dec 2020	For the quarter ended Dec 2020	Up to the quarter ended Dec 2020	For the quarter ended Dec 2020	Up to the quarter ended Dec 2020	For the quarter ended Dec 2020	Up to the quarter ended Dec 2020	For the quarter ended Dec 2020	Up to the quarter ended Dec 2020	For the quarter ended Dec 2020	Up to the quarter ended Dec 2020	
Claims Paid (Direct)	46,948	98,994	323	750	967	1,864	1,745	3,734	386	1,878	33,244	184,948	393	395	8,553	26,652	135,605	414,072	144,342	447,460	
Add :Re-insurance accepted to direct claims	-	35	-	-	-	-	(1)	37	-	-	-	-	-	-	-	0	(1)	72	1,240	1,729	
Less :Re-insurance Ceded to claims paid	(6,902)	(14,187)	(17)	(39)	(957)	(1,841)	(1,525)	(3,105)	(144)	(880)	(26,518)	(147,429)	(389)	(391)	(3,994)	(17,278)	(44,298)	(193,339)	(49,178)	(214,745)	
<b>Net Claim Paid</b>	<b>40,046</b>	<b>84,842</b>	<b>306</b>	<b>711</b>	<b>10</b>	<b>23</b>	<b>219</b>	<b>665</b>	<b>242</b>	<b>998</b>	<b>6,725</b>	<b>37,519</b>	<b>4</b>	<b>4</b>	<b>4,558</b>	<b>9,373</b>	<b>91,306</b>	<b>220,805</b>	<b>96,404</b>	<b>234,443</b>	
Add Claims Outstanding at the end of the year	73,962	73,962	3,282	3,282	1,576	1,576	1,287	1,287	2,356	2,356	23,543	23,543	5	5	20,398	20,398	1,130,254	1,130,254	1,163,256	1,163,256	
Less Claims Outstanding at the beginning of the year	78,617	49,595	3,321	2,848	1,401	1,209	1,275	1,096	2,174	1,893	23,585	29,127	7	8	21,175	18,508	1,103,332	976,310	1,137,186	1,004,027	
<b>Net Incurred Claims</b>	<b>35,390</b>	<b>109,208</b>	<b>267</b>	<b>1,145</b>	<b>186</b>	<b>390</b>	<b>231</b>	<b>856</b>	<b>424</b>	<b>1,462</b>	<b>6,683</b>	<b>31,935</b>	<b>1</b>	<b>1</b>	<b>3,781</b>	<b>11,263</b>	<b>118,228</b>	<b>374,749</b>	<b>122,475</b>	<b>393,672</b>	
<b>Claims Paid (Direct)</b>																					
<b>-In India</b>	<b>46,948</b>	<b>98,994</b>	<b>323</b>	<b>750</b>	<b>967</b>	<b>1,864</b>	<b>1,745</b>	<b>3,734</b>	<b>386</b>	<b>1,878</b>	<b>33,244</b>	<b>184,948</b>	<b>393</b>	<b>395</b>	<b>8,553</b>	<b>26,652</b>	<b>135,605</b>	<b>414,072</b>	<b>144,342</b>	<b>447,460</b>	
<b>-Outside India</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
<b>Estimates of IBNR and IBNER at the end of the period (net)</b>	<b>43,478</b>	<b>43,478</b>	<b>1,253</b>	<b>1,253</b>	<b>697</b>	<b>697</b>	<b>433</b>	<b>433</b>	<b>1,105</b>	<b>1,105</b>	<b>32,277</b>	<b>32,277</b>	<b>8</b>	<b>8</b>	<b>7,218</b>	<b>7,218</b>	<b>613,294</b>	<b>613,294</b>	<b>615,568</b>	<b>615,568</b>	
<b>Estimates of IBNR and IBNER at the beginning of the period (net)</b>	<b>46,571</b>	<b>26,010</b>	<b>1,385</b>	<b>1,039</b>	<b>718</b>	<b>609</b>	<b>499</b>	<b>396</b>	<b>856</b>	<b>659</b>	<b>31,560</b>	<b>35,075</b>	<b>7</b>	<b>11</b>	<b>8,408</b>	<b>6,407</b>	<b>597,820</b>	<b>511,783</b>	<b>601,144</b>	<b>514,042</b>	