

**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 year ended 31 March 2022



**FORM NL-5 - CLAIMS SCHEDULE**

(Amount in Rs. Lakhs)

Particulars	Miscellaneous																			
	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance	
	For the quarter ended Mar 2022	Up to the year ended Mar 2022	For the quarter ended Mar 2022	Up to the year ended Mar 2022	For the quarter ended Mar 2022	Up to the year ended Mar 2022	For the quarter ended Mar 2022	Up to the year ended Mar 2022	For the quarter ended Mar 2022	Up to the year ended Mar 2022	For the quarter ended Mar 2022	Up to the year ended Mar 2022	For the quarter ended Mar 2022	Up to the year ended Mar 2022	For the quarter ended Mar 2022	Up to the year ended Mar 2022	For the quarter ended Mar 2022	Up to the year ended Mar 2022	For the quarter ended Mar 2022	Up to the year ended Mar 2022
Claims Paid (Direct)	15,119	47,476	3,106	8,658	-	3	3,106	8,662	40,737	131,806	33,990	104,589	74,727	236,395	75,146	266,556	2,557	8,862	512	1,746
Add :Re-insurance accepted to direct claims	290	1,576	-	0	-	0	-	-	-	0	-	-	-	-	-	0	-	0	-	0
Less :Re-insurance Ceded to claims paid	(10,811)	(33,780)	(792)	(2,099)	-	(0)	(792)	(2,099)	(3,787)	(10,411)	(5,191)	(16,102)	(8,978)	(26,512)	(31,274)	(85,640)	(152)	(578)	(203)	(700)
<b>Net Claim Paid</b>	<b>4,558</b>	<b>15,271</b>	<b>2,313</b>	<b>6,559</b>	<b>-</b>	<b>3</b>	<b>2,313</b>	<b>6,563</b>	<b>36,950</b>	<b>121,395</b>	<b>28,799</b>	<b>88,488</b>	<b>65,749</b>	<b>209,883</b>	<b>43,872</b>	<b>180,916</b>	<b>2,404</b>	<b>8,284</b>	<b>399</b>	<b>1,046</b>
Add Claims Outstanding at the end of the year	19,243	19,243	8,537	8,537	152	152	8,689	8,689	30,238	30,238	935,204	935,204	965,442	965,442	43,004	43,004	11,795	11,795	1,540	1,540
Less Claims Outstanding at the beginning of the year	23,011	20,121	9,398	7,438	152	158	9,551	7,596	36,561	27,402	922,359	844,625	958,920	872,027	36,284	35,046	12,689	13,066	1,453	1,483
<b>Net Incurred Claims</b>	<b>790</b>	<b>14,393</b>	<b>1,452</b>	<b>7,658</b>	<b>0</b>	<b>(2)</b>	<b>1,452</b>	<b>7,656</b>	<b>30,627</b>	<b>124,231</b>	<b>41,645</b>	<b>179,067</b>	<b>72,271</b>	<b>303,298</b>	<b>50,591</b>	<b>188,874</b>	<b>1,511</b>	<b>7,013</b>	<b>396</b>	<b>1,103</b>
Claims Paid (Direct)																				
-In India	15,119	47,476	3,106	8,658	-	3	3,106	8,662	40,737	131,806	33,990	104,589	74,727	236,395	75,146	266,556	2,557	8,862	512	1,746
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	598	598	1,748	1,748	49	49	1,797	1,797	6,950	584,675	584,675	591,625	591,625	20,132	20,132	7,006	7,006	843	843	
Estimates of IBNR and IBNER at the beginning of the period (net)	657	693	1,760	1,695	49	49	1,809	1,744	6,737	6,815	583,040	525,775	589,777	532,589	20,210	25,273	7,535	8,993	792	828

Particulars	Miscellaneous																			
	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance	
	For the quarter ended Mar 2021	Up to the year ended Mar 2021	For the quarter ended Mar 2021	Up to the year ended Mar 2021	For the quarter ended Mar 2021	Up to the year ended Mar 2021	For the quarter ended Mar 2021	Up to the year ended Mar 2021	For the quarter ended Mar 2021	Up to the year ended Mar 2021	For the quarter ended Mar 2021	Up to the year ended Mar 2021	For the quarter ended Mar 2021	Up to the year ended Mar 2021	For the quarter ended Mar 2021	Up to the year ended Mar 2021	For the quarter ended Mar 2021	Up to the year ended Mar 2021	For the quarter ended Mar 2021	Up to the year ended Mar 2021
Claims Paid (Direct)	10,238	35,915	3,040	10,742	25	33	3,065	10,775	37,418	109,274	15,649	38,651	53,067	147,925	47,584	139,343	3,303	8,522	625	2,641
Add :Re-insurance accepted to direct claims	197	1,850	-	4	-	-	-	4	-	-	-	-	-	-	-	-	-	35	-	-
Less :Re-insurance Ceded to claims paid	(7,168)	(25,449)	(1,047)	(4,164)	(25)	(33)	(1,072)	(4,196)	(2,002)	(6,403)	(3,363)	(7,151)	(5,364)	(13,554)	(7,274)	(20,351)	(230)	(601)	(244)	(983)
<b>Net Claim Paid</b>	<b>3,268</b>	<b>12,317</b>	<b>1,993</b>	<b>6,582</b>	<b>0</b>	<b>0</b>	<b>1,993</b>	<b>6,582</b>	<b>35,416</b>	<b>102,871</b>	<b>12,286</b>	<b>31,500</b>	<b>47,702</b>	<b>134,371</b>	<b>40,310</b>	<b>118,992</b>	<b>3,073</b>	<b>7,956</b>	<b>381</b>	<b>1,658</b>
Add Claims Outstanding at the end of the year	20,121	20,121	7,438	7,438	158	158	7,596	7,596	27,402	27,402	844,625	844,625	872,027	872,027	35,046	35,046	13,066	13,066	1,483	1,483
Less Claims Outstanding at the beginning of the year	22,288	17,775	7,755	6,993	162	152	7,917	7,144	32,671	32,168	808,755	677,438	841,426	709,607	45,803	23,299	14,193	11,546	1,589	2,374
<b>Net Incurred Claims</b>	<b>1,101</b>	<b>14,663</b>	<b>1,677</b>	<b>7,028</b>	<b>(4)</b>	<b>6</b>	<b>1,673</b>	<b>7,034</b>	<b>30,148</b>	<b>98,104</b>	<b>48,155</b>	<b>198,687</b>	<b>78,303</b>	<b>296,791</b>	<b>29,552</b>	<b>130,739</b>	<b>1,946</b>	<b>9,477</b>	<b>276</b>	<b>767</b>
Claims Paid (Direct)																				
-In India	10,238	35,915	3,040	10,742	25	33	3,065	10,775	37,418	109,274	15,649	38,651	53,067	147,925	47,584	139,343	3,303	8,522	625	2,641
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	693	693	1,695	1,695	49	49	1,744	1,744	6,815	6,815	525,775	525,775	532,589	532,589	25,273	25,273	8,993	8,993	828	828
Estimates of IBNR and IBNER at the beginning of the period (net)	710	643	1,516	1,567	49	49	1,565	1,616	6,912	6,788	519,913	434,790	526,825	441,578	33,111	16,486	9,554	8,335	812	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 year ended 31 March 2022



Particulars	Miscellaneous																			
	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 Mar 2022	Up to the year ended Mar 2022	For the quarter ended Mar 2022	Up to the year ended Mar 2022	For the quarter ended Mar 2022	Up to the year ended Mar 2022	For the quarter ended Mar 2022	Up to the year ended Mar 2022	For the quarter ended Mar 2022	Up to the year ended Mar 2022	For the quarter ended Mar 2022	Up to the year ended Mar 2022	For the quarter ended Mar 2022	Up to the year ended Mar 2022	For the quarter ended Mar 2022	Up to the year ended Mar 2022	For the quarter ended Mar 2022	Up to the year ended Mar 2022	For the quarter ended Mar 2022	Up to the year ended Mar 2022
Claims Paid (Direct)	78,214	277,163	798	1,859	221	914	1,075	4,686	327	5,028	78,320	177,269	(2)	142	8,766	30,428	242,447	733,886	260,672	790,023
Add :Re-insurance accepted to direct claims	-	-	-	0	-	0	6	18	-	0	-	-	-	0	-	0	6	18	256	1,594
Less :Re-insurance Ceded to claims paid	(31,630)	(86,917)	(40)	(98)	(214)	(833)	(1,034)	(3,991)	(250)	(4,518)	(62,179)	(137,551)	2	(141)	(5,582)	(19,469)	(109,904)	(280,031)	(121,507)	(315,910)
<b>Net Claim Paid</b>	<b>46,585</b>	<b>190,246</b>	<b>758</b>	<b>1,762</b>	<b>7</b>	<b>81</b>	<b>48</b>	<b>713</b>	<b>77</b>	<b>510</b>	<b>16,141</b>	<b>39,718</b>	<b>(0)</b>	<b>1</b>	<b>3,185</b>	<b>10,959</b>	<b>132,549</b>	<b>453,873</b>	<b>139,421</b>	<b>475,707</b>
Add Claims Outstanding at the end of the year	56,339	56,339	3,113	3,113	1,435	1,435	1,785	1,785	1,359	1,359	18,619	18,619	9	9	19,887	19,887	1,067,988	1,067,988	1,095,920	1,095,920
Less Claims Outstanding at the beginning of the year	50,425	49,595	3,240	2,848	1,143	1,209	1,853	1,096	1,429	1,893	28,968	29,127	8	8	20,019	18,508	1,066,005	976,310	1,098,567	1,004,027
<b>Net Incurred Claims</b>	<b>52,498</b>	<b>196,989</b>	<b>631</b>	<b>2,027</b>	<b>299</b>	<b>306</b>	<b>(20)</b>	<b>1,403</b>	<b>7</b>	<b>(23)</b>	<b>5,792</b>	<b>29,209</b>	<b>1</b>	<b>3</b>	<b>3,052</b>	<b>12,338</b>	<b>134,531</b>	<b>545,550</b>	<b>136,773</b>	<b>567,599</b>
Claims Paid (Direct)																				
-In India	78,214	277,163	798	1,859	221	914	1,075	4,686	327	5,028	78,320	177,269	(2)	142	8,766	30,428	242,447	733,886	260,672	790,023
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	27,981	27,981	1,500	1,500	696	696	489	489	1,246	1,246	14,813	14,813	7	7	6,751	6,751	645,106	645,106	647,502	647,502
Estimates of IBNR and IBNER at the beginning of the period (net)	28,537	35,094	1,386	1,371	809	660	404	404	1,297	1,540	24,171	24,987	7	7	7,520	7,380	653,907	604,031	656,373	606,468

Particulars	Miscellaneous																			
	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 Mar 2021	Up to the year ended Mar 2021	For the quarter ended Mar 2021	Up to the year ended Mar 2021	For the quarter ended Mar 2021	Up to the year ended Mar 2021	For the quarter ended Mar 2021	Up to the year ended Mar 2021	For the quarter ended Mar 2021	Up to the year ended Mar 2021	For the quarter ended Mar 2021	Up to the year ended Mar 2021	For the quarter ended Mar 2021	Up to the year ended Mar 2021	For the quarter ended Mar 2021	Up to the year ended Mar 2021	For the quarter ended Mar 2021	Up to the year ended Mar 2021	For the quarter ended Mar 2021	Up to the year ended Mar 2021
Claims Paid (Direct)	51,512	150,506	673	1,423	522	2,386	2,835	6,569	347	2,225	28,846	213,793	61	456	7,654	34,306	145,517	559,590	158,821	606,280
Add :Re-insurance accepted to direct claims	-	35	-	-	-	-	12	49	-	-	-	-	-	-	-	0	12	84	209	1,938
Less :Re-insurance Ceded to claims paid	(7,748)	(21,935)	(34)	(72)	(513)	(2,353)	(1,219)	(4,325)	(117)	(997)	(22,717)	(170,145)	(61)	(452)	(6,656)	(23,935)	(44,428)	(237,767)	(52,667)	(267,412)
<b>Net Claim Paid</b>	<b>43,764</b>	<b>128,606</b>	<b>639</b>	<b>1,350</b>	<b>10</b>	<b>33</b>	<b>1,628</b>	<b>2,293</b>	<b>230</b>	<b>1,229</b>	<b>6,129</b>	<b>43,648</b>	<b>1</b>	<b>5</b>	<b>998</b>	<b>10,372</b>	<b>101,101</b>	<b>321,906</b>	<b>106,363</b>	<b>340,805</b>
Add Claims Outstanding at the end of the year	49,595	49,595	2,948	2,848	1,209	1,209	1,096	1,096	1,893	1,893	29,127	29,127	8	8	18,508	18,508	976,310	976,310	1,004,027	1,004,027
Less Claims Outstanding at the beginning of the year	61,585	37,219	2,882	2,448	1,249	882	2,720	2,529	1,668	1,205	35,098	40,682	8	12	18,198	16,308	964,834	810,890	995,039	835,810
<b>Net Incurred Claims</b>	<b>31,774</b>	<b>140,982</b>	<b>605</b>	<b>1,751</b>	<b>(30)</b>	<b>361</b>	<b>4</b>	<b>860</b>	<b>455</b>	<b>1,916</b>	<b>158</b>	<b>32,093</b>	<b>0</b>	<b>1</b>	<b>1,308</b>	<b>12,572</b>	<b>112,577</b>	<b>487,326</b>	<b>115,351</b>	<b>509,023</b>
Claims Paid (Direct)																				
-In India	51,512	150,506	673	1,423	522	2,386	2,835	6,569	347	2,225	28,846	213,793	61	456	7,654	34,306	145,517	559,590	158,821	606,280
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	35,094	35,094	1,371	1,371	660	660	404	404	1,540	1,540	24,987	24,987	7	7	7,380	7,380	604,031	604,031	606,468	606,468
Estimates of IBNR and IBNER at the beginning of the period (net)	43,478	26,010	1,253	1,039	697	609	433	396	1,105	659	32,277	35,075	8	11	7,218	6,407	613,294	511,783	615,568	514,042