

**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 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 June 2022	Up to the period ended June 2022	For the quarter ended June 2022	Up to the period ended June 2022	For the quarter ended June 2022	Up to the period ended June 2022	For the quarter ended June 2022	Up to the period ended June 2022	For the quarter ended June 2022	Up to the period ended June 2022	For the quarter ended June 2022	Up to the period ended June 2022	For the quarter ended June 2022	Up to the period ended June 2022	For the quarter ended June 2022	Up to the period ended June 2022	For the quarter ended June 2022	Up to the period ended June 2022	For the quarter ended June 2022	Up to the period ended June 2022
Claims Paid (Direct)	7,885	7,885	2,105	2,105	-	-	2,105	2,105	32,482	32,482	20,729	20,729	53,211	53,211	72,387	72,387	2,072	2,072	396	396
Add :Re-insurance accepted to direct claims	59	59	-	0	-	0	-	-	-	0	-	-	-	-	-	0	-	0	-	0
Less :Re-insurance Ceded to claims paid	(6,139)	(6,139)	(328)	(328)	-	-	(328)	(328)	(3,708)	(3,708)	(2,758)	(2,758)	(6,466)	(6,466)	(26,689)	(26,689)	(121)	(121)	(187)	(187)
<b>Net Claim Paid</b>	<b>1,806</b>	<b>1,806</b>	<b>1,777</b>	<b>1,777</b>	<b>-</b>	<b>-</b>	<b>1,777</b>	<b>1,777</b>	<b>28,775</b>	<b>28,775</b>	<b>17,970</b>	<b>17,970</b>	<b>46,745</b>	<b>46,745</b>	<b>45,698</b>	<b>45,698</b>	<b>1,951</b>	<b>1,951</b>	<b>208</b>	<b>208</b>
Add Claims Outstanding at the end of the year	21,190	21,190	9,901	9,901	152	152	10,054	10,054	38,683	38,683	975,116	975,116	1,013,799	1,013,799	34,929	34,929	12,780	12,780	1,514	1,514
Less Claims Outstanding at the beginning 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
<b>Net Incurred Claims</b>	<b>3,753</b>	<b>3,753</b>	<b>3,141</b>	<b>3,141</b>	<b>-</b>	<b>-</b>	<b>3,141</b>	<b>3,141</b>	<b>37,220</b>	<b>37,220</b>	<b>57,882</b>	<b>57,882</b>	<b>95,102</b>	<b>95,102</b>	<b>37,623</b>	<b>37,623</b>	<b>2,936</b>	<b>2,936</b>	<b>183</b>	<b>183</b>
Claims Paid (Direct)																				
-In India	7,885	7,885	2,105	2,105	-	-	2,105	2,105	32,482	32,482	20,729	20,729	53,211	53,211	72,387	72,387	2,072	2,072	396	396
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	593	593	1,792	1,792	49	49	1,841	1,841	6,986	6,986	608,710	608,710	615,696	615,696	19,428	19,428	7,180	7,180	978	978
Estimates of IBNR and IBNER at the beginning of the period (net)	598	598	1,748	1,748	49	49	1,797	1,797	6,950	6,950	584,675	584,675	591,625	591,625	20,132	20,132	7,006	7,006	843	843

Particulars	Miscellaneous																			
	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance	
	For the quarter ended June 2021	Up to the period ended June 2021	For the quarter ended June 2021	Up to the period ended June 2021	For the quarter ended June 2021	Up to the period ended June 2021	For the quarter ended June 2021	Up to the period ended June 2021	For the quarter ended June 2021	Up to the period ended June 2021	For the quarter ended June 2021	Up to the period ended June 2021	For the quarter ended June 2021	Up to the period ended June 2021	For the quarter ended June 2021	Up to the period ended June 2021	For the quarter ended June 2021	Up to the period ended June 2021	For the quarter ended June 2021	Up to the period ended June 2021
Claims Paid (Direct)	9,957	9,957	1,238	1,238	3	3	1,242	1,242	19,391	19,391	11,520	11,520	30,911	30,911	54,612	54,612	1,926	1,926	326	326
Add :Re-insurance accepted to direct claims	62	62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	(6,615)	(6,615)	(252)	(252)	(0)	(0)	(252)	(252)	(1,055)	(1,055)	(2,483)	(2,483)	(3,538)	(3,538)	(11,652)	(11,652)	(123)	(123)	(139)	(139)
<b>Net Claim Paid</b>	<b>3,404</b>	<b>3,404</b>	<b>986</b>	<b>986</b>	<b>3</b>	<b>3</b>	<b>989</b>	<b>989</b>	<b>18,337</b>	<b>18,337</b>	<b>9,036</b>	<b>9,036</b>	<b>27,373</b>	<b>27,373</b>	<b>42,960</b>	<b>42,960</b>	<b>1,803</b>	<b>1,803</b>	<b>187</b>	<b>187</b>
Add Claims Outstanding at the end of the year	21,419	21,419	8,891	8,891	153	153	9,044	9,044	36,356	36,356	884,992	884,992	921,348	921,348	47,428	47,428	13,398	13,398	(1,183)	(1,183)
Less Claims Outstanding at the beginning 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	38,012	38,012	13,066	13,066	(1,483)	(1,483)
<b>Net Incurred Claims</b>	<b>4,701</b>	<b>4,701</b>	<b>2,439</b>	<b>2,439</b>	<b>(1)</b>	<b>(1)</b>	<b>2,437</b>	<b>2,437</b>	<b>27,291</b>	<b>27,291</b>	<b>49,403</b>	<b>49,403</b>	<b>76,694</b>	<b>76,694</b>	<b>52,376</b>	<b>52,376</b>	<b>2,135</b>	<b>2,135</b>	<b>488</b>	<b>488</b>
Claims Paid (Direct)																				
-In India	9,957	9,957	1,238	1,238	3	3	1,242	1,242	19,391	19,391	11,520	11,520	30,911	30,911	54,612	54,612	1,926	1,926	326	326
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	705	705	1,628	1,628	49	49	1,678	1,678	7,055	7,055	555,314	555,314	562,369	562,369	24,028	24,028	9,322	9,322	810	810
Estimates of IBNR and IBNER at the beginning 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

**Bajaj Allianz General Insurance Company Limited**

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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 June 2022	Up to the period ended June 2022	For the quarter ended June 2022	Up to the period ended June 2022	For the quarter ended June 2022	Up to the period ended June 2022	For the quarter ended June 2022	Up to the period ended June 2022	For the quarter ended June 2022	Up to the period ended June 2022	For the quarter ended June 2022	Up to the period ended June 2022	For the quarter ended June 2022	Up to the period ended June 2022	For the quarter ended June 2022	Up to the period ended June 2022	For the quarter ended June 2022	Up to the period ended June 2022	For the quarter ended June 2022	Up to the period ended June 2022	
Claims Paid (Direct)	74,854	74,854	538	538	506	506	967	967	(135)	(135)	26,429	26,429	90	90	6,697	6,697	163,157	163,157	173,147	173,147	
Add :Re-insurance accepted to direct claims	-	-	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	-	59	59	
Less :Re-insurance Ceded to claims paid	(26,998)	(26,998)	(27)	(27)	(500)	(500)	(708)	(708)	141	141	(20,625)	(20,625)	(89)	(89)	(4,619)	(4,619)	(59,891)	(59,891)	(66,358)	(66,358)	
<b>Net Claim Paid</b>	<b>47,857</b>	<b>47,857</b>	<b>511</b>	<b>511</b>	<b>6</b>	<b>6</b>	<b>259</b>	<b>259</b>	<b>6</b>	<b>6</b>	<b>5,804</b>	<b>5,804</b>	<b>1</b>	<b>1</b>	<b>2,078</b>	<b>2,078</b>	<b>103,267</b>	<b>103,267</b>	<b>106,849</b>	<b>106,849</b>	
Add Claims Outstanding at the end of the year	49,223	49,223	3,439	3,439	1,634	1,634	2,240	2,240	1,029	1,029	9,898	9,898	15	15	20,871	20,871	1,102,150	1,102,150	1,133,393	1,133,393	
Less Claims Outstanding at the beginning 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	
<b>Net Incurred Claims</b>	<b>40,741</b>	<b>40,741</b>	<b>837</b>	<b>837</b>	<b>206</b>	<b>206</b>	<b>714</b>	<b>714</b>	<b>(324)</b>	<b>(324)</b>	<b>(2,916)</b>	<b>(2,916)</b>	<b>7</b>	<b>7</b>	<b>3,062</b>	<b>3,062</b>	<b>137,429</b>	<b>137,429</b>	<b>144,322</b>	<b>144,322</b>	
<b>Claims Paid (Direct)</b>	<b>74,854</b>	<b>74,854</b>	<b>538</b>	<b>538</b>	<b>506</b>	<b>506</b>	<b>967</b>	<b>967</b>	<b>(135)</b>	<b>(135)</b>	<b>26,429</b>	<b>26,429</b>	<b>90</b>	<b>90</b>	<b>6,697</b>	<b>6,697</b>	<b>163,157</b>	<b>163,157</b>	<b>173,147</b>	<b>173,147</b>	
-In India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Estimates of IBNR and IBNER at the end of the period (net)	27,586	27,586	1,479	1,479	801	801	529	529	848	848	2,831	2,831	6	6	6,829	6,829	656,606	656,606	659,040	659,040	
Estimates of IBNR and IBNER at the beginning 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	

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 June 2021	Up to the period ended June 2021	For the quarter ended June 2021	Up to the period ended June 2021	For the quarter ended June 2021	Up to the period ended June 2021	For the quarter ended June 2021	Up to the period ended June 2021	For the quarter ended June 2021	Up to the period ended June 2021	For the quarter ended June 2021	Up to the period ended June 2021	For the quarter ended June 2021	Up to the period ended June 2021	For the quarter ended June 2021	Up to the period ended June 2021	For the quarter ended June 2021	Up to the period ended June 2021	For the quarter ended June 2021	Up to the period ended June 2021	
Claims Paid (Direct)	56,863	56,863	319	319	46	46	1,852	1,852	186	186	16,756	16,756	21	21	6,241	6,241	113,195	113,195	124,394	124,394	
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	5	5	-	-	-	-	-	-	-	-	5	5	67	67	
Less :Re-insurance Ceded to claims paid	(11,913)	(11,913)	(18)	(18)	(46)	(46)	(1,667)	(1,667)	(45)	(45)	(13,081)	(13,081)	(21)	(21)	(4,337)	(4,337)	(34,667)	(34,667)	(41,534)	(41,534)	
<b>Net Claim Paid</b>	<b>44,950</b>	<b>44,950</b>	<b>301</b>	<b>301</b>	<b>0</b>	<b>0</b>	<b>190</b>	<b>190</b>	<b>140</b>	<b>140</b>	<b>3,676</b>	<b>3,676</b>	<b>0</b>	<b>0</b>	<b>1,904</b>	<b>1,904</b>	<b>78,534</b>	<b>78,534</b>	<b>82,927</b>	<b>82,927</b>	
Add Claims Outstanding at the end of the year	59,644	59,644	2,817	2,817	1,269	1,269	1,373	1,373	1,730	1,730	20,645	20,645	9	9	19,516	19,516	1,028,351	1,028,351	1,058,814	1,058,814	
Less Claims Outstanding at the beginning of the year	49,595	49,595	2,848	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	
<b>Net Incurred Claims</b>	<b>54,999</b>	<b>54,999</b>	<b>271</b>	<b>271</b>	<b>59</b>	<b>59</b>	<b>468</b>	<b>468</b>	<b>(22)</b>	<b>(22)</b>	<b>(4,807)</b>	<b>(4,807)</b>	<b>1</b>	<b>1</b>	<b>2,912</b>	<b>2,912</b>	<b>130,575</b>	<b>130,575</b>	<b>137,714</b>	<b>137,714</b>	
<b>Claims Paid (Direct)</b>	<b>56,863</b>	<b>56,863</b>	<b>319</b>	<b>319</b>	<b>46</b>	<b>46</b>	<b>1,852</b>	<b>1,852</b>	<b>186</b>	<b>186</b>	<b>16,756</b>	<b>16,756</b>	<b>21</b>	<b>21</b>	<b>6,241</b>	<b>6,241</b>	<b>113,195</b>	<b>113,195</b>	<b>124,394</b>	<b>124,394</b>	
-In India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Estimates of IBNR and IBNER at the end of the period (net)	34,159	34,159	1,420	1,420	742	742	422	422	1,377	1,377	17,718	17,718	8	8	7,598	7,598	625,814	625,814	628,196	628,196	
Estimates of IBNR and IBNER at the beginning 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	