

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 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 Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022
Claims Paid (Direct)	9,565	17,450	2,482	4,586	6	6	2,488	4,592	35,102	67,584	29,316	50,045	64,418	117,629	61,212	133,599	2,122	4,194	426	822
Add :Re-insurance accepted to direct claims	889	948	-	0	-	0	-	-	-	0	-	0	-	-	-	0	-	0	-	0
Less :Re-insurance Ceded to claims paid	(8,612)	(14,751)	(354)	(682)	(0)	(0)	(354)	(682)	(4,478)	(8,185)	(3,395)	(6,154)	(7,873)	(14,339)	(19,936)	(46,626)	(145)	(266)	(228)	(415)
Net Claim Paid	1,841	3,647	2,128	3,904	6	6	2,133	3,910	30,625	59,399	25,921	43,891	56,545	103,290	41,276	86,974	1,977	3,928	198	407
Add Claims Outstanding at the end of the year	20,624	20,624	11,178	11,178	152	152	11,330	11,330	39,326	39,326	1,003,628	1,003,628	1,042,954	1,042,954	34,340	34,340	12,498	12,498	1,472	1,472
Less Claims Outstanding at the beginning of the year	21,190	19,243	9,901	8,537	152	152	10,054	8,689	38,663	30,238	975,116	935,204	1,013,799	965,442	34,929	43,004	12,780	11,795	1,514	1,540
Net Incurred Claims	1,276	5,028	3,405	6,545	5	5	3,409	6,550	31,267	68,487	54,433	112,315	85,700	180,802	40,687	78,310	1,695	4,631	157	339
Claims Paid (Direct)																				
-In India	9,565	17,450	2,482	4,586	6	6	2,488	4,592	35,102	67,584	29,316	50,045	64,418	117,629	61,212	133,599	2,122	4,194	426	822
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	607	607	1,833	1,833	53	53	1,886	1,886	6,652	6,652	627,194	627,194	633,845	633,845	18,828	18,828	7,032	7,032	1,009	1,009
Estimates of IBNR and IBNER at the beginning of the period (net)	593	598	1,792	1,752	49	54	1,841	1,805	6,986	6,976	608,710	585,594	615,696	592,570	19,428	20,143	7,180	7,006	978	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 Sep 2021	Up to the period ended Sep 2021	For the quarter ended Sep 2021	Up to the period ended Sep 2021	For the quarter ended Sep 2021	Up to the period ended Sep 2021	For the quarter ended Sep 2021	Up to the period ended Sep 2021	For the quarter ended Sep 2021	Up to the period ended Sep 2021	For the quarter ended Sep 2021	Up to the period ended Sep 2021	For the quarter ended Sep 2021	Up to the period ended Sep 2021	For the quarter ended Sep 2021	Up to the period ended Sep 2021	For the quarter ended Sep 2021	Up to the period ended Sep 2021	For the quarter ended Sep 2021	Up to the period 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	511	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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

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 2022



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 Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022		
Claims Paid (Direct)	63,761	138,615	642	1,180	518	1,024	1,320	2,287	0	(135)	7,798	34,227	156	246	7,310	14,007	145,922	309,080	157,974	331,122		
Add :Re-insurance accepted to direct claims	-	-	-	0	-	0	9	9	-	0	-	0	-	0	-	0	9	9	898	957		
Less :Re-insurance Ceded to claims paid	(20,309)	(47,307)	(33)	(60)	(512)	(1,012)	(1,017)	(1,725)	1	142	(6,171)	(26,796)	(155)	(244)	(4,035)	(8,654)	(40,105)	(99,995)	(49,071)	(115,428)		
Net Claim Paid	43,452	91,308	609	1,119	6	12	312	571	1	7	1,626	7,431	2	2	3,274	5,353	105,827	209,094	109,802	216,651		
Add Claims Outstanding at the end of the year	48,310	48,310	3,660	3,660	1,612	1,612	1,840	1,840	667	667	28,352	28,352	19	19	21,978	21,978	1,149,391	1,149,391	1,181,345	1,181,345		
Less Claims Outstanding at the beginning of the year	49,223	56,339	3,439	3,113	1,634	1,435	2,240	1,785	1,029	1,359	9,898	18,619	15	9	20,871	19,887	1,102,150	1,067,988	1,133,393	1,095,920		
Net Incurred Claims	42,539	83,280	829	1,666	(16)	189	(89)	625	(361)	(685)	20,080	17,164	5	12	4,381	7,443	153,068	290,497	157,753	302,076		
Claims Paid (Direct)																						
-In India	63,761	138,615	642	1,180	518	1,024	1,320	2,287	0	(135)	7,798	34,227	156	246	7,310	14,007	145,922	309,080	157,974	331,122		
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Estimates of IBNR and IBNER at the end of the period (net)	26,869	26,869	1,523	1,523	620	620	536	536	559	559	22,070	22,070	5	5	5,012	5,012	691,039	691,039	693,531	693,531		
Estimates of IBNR and IBNER at the beginning of the period (net)	27,586	27,992	1,479	1,500	801	721	529	489	848	1,246	2,831	14,813	6	7	6,829	5,761	656,606	645,098	659,040	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 Sep 2021	Up to the period ended Sep 2021	For the quarter ended Sep 2021	Up to the period ended Sep 2021	For the quarter ended Sep 2021	Up to the period ended Sep 2021	For the quarter ended Sep 2021	Up to the period ended Sep 2021	For the quarter ended Sep 2021	Up to the period ended Sep 2021	For the quarter ended Sep 2021	Up to the period ended Sep 2021	For the quarter ended Sep 2021	Up to the period ended Sep 2021	For the quarter ended Sep 2021	Up to the period ended Sep 2021	For the quarter ended Sep 2021	Up to the period ended Sep 2021	For the quarter ended Sep 2021	Up to the period 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	-	-	-	-	-	-	5	10	-	-	-	-	-	-	-	-	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		