

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 2022



FORM NL-5 - CLAIMS SCHEDULE

(Amount in Rs. Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Miscellaneous		Health		Personal Accident		Travel Insurance	
	For the quarter ended Dec 2022	Up to the period ended Dec 2022	For the quarter ended Dec 2022	Up to the period ended Dec 2022	For the quarter ended Dec 2022	Up to the period ended Dec 2022	For the quarter ended Dec 2022	Up to the period ended Dec 2022	For the quarter ended Dec 2022	Up to the period ended Dec 2022	For the quarter ended Dec 2022	Up to the period ended Dec 2022	For the quarter ended Dec 2022	Up to the period ended Dec 2022	For the quarter ended Dec 2022	Up to the period ended Dec 2022	For the quarter ended Dec 2022	Up to the period ended Dec 2022	For the quarter ended Dec 2022	Up to the period ended Dec 2022	For the quarter ended Dec 2022	Up to the period ended Dec 2022
	Claims Paid (Direct)	9,092	26,542	3,566	8,153	693	699	4,260	8,852	35,722	103,306	29,116	79,161	64,838	182,467	53,361	186,960	1,969	6,163	572	1,394	
Add :Re-insurance accepted to direct claims	150	1,098	-	0	-	0	-	-	-	0	-	0	-	-	-	0	-	0	-	-	0	0
Less :Re-insurance Ceded to claims paid	(7,207)	(21,957)	(496)	(1,179)	(686)	(687)	(1,183)	(1,865)	(5,438)	(13,623)	(4,041)	(10,195)	(9,479)	(23,818)	(11,759)	(58,385)	(104)	(369)	(249)	(664)		
Net Claim Paid	2,036	5,683	3,070	6,974	7	13	3,077	6,987	30,284	89,683	25,075	68,966	55,359	158,649	41,602	128,575	1,865	5,793	323	730		
Add Claims Outstanding at the end of the year	20,625	20,625	10,245	10,245	144	144	10,388	10,388	39,539	39,539	1,028,749	1,028,749	1,068,288	1,068,288	31,741	31,741	12,206	12,206	1,507	1,507		
Less Claims Outstanding at the beginning of the year	20,624	19,243	11,178	8,537	152	152	11,330	8,689	39,326	30,238	1,003,628	935,204	1,042,954	965,442	34,340	43,004	12,498	11,795	1,472	1,540		
Net Incurred Claims	2,037	7,065	2,136	8,682	(1)	4	2,136	8,686	30,497	98,985	50,196	162,511	80,693	261,495	39,002	117,312	1,573	6,204	358	698		
Claims Paid (Direct)																						
-In India	9,092	26,542	3,566	8,153	693	699	4,260	8,852	35,722	103,306	29,116	79,161	64,838	182,467	53,361	186,960	1,969	6,163	572	1,394		
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	600	600	1,852	1,852	48	48	1,901	1,901	6,638	6,638	643,132	643,132	649,770	649,770	18,564	18,564	6,912	6,912	993	993		
Estimates of IBNR and IBNER at the beginning of the period (net)	607	598	1,829	1,748	48	49	1,878	1,797	6,626	6,950	626,275	584,675	632,901	591,625	18,816	20,132	7,032	7,006	1,009	843		

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Miscellaneous		Health		Personal Accident		Travel Insurance	
	For the quarter ended Dec 2021	Up to the period ended Dec 2021	For the quarter ended Dec 2021	Up to the period ended Dec 2021	For the quarter ended Dec 2021	Up to the period ended Dec 2021	For the quarter ended Dec 2021	Up to the period ended Dec 2021	For the quarter ended Dec 2021	Up to the period ended Dec 2021	For the quarter ended Dec 2021	Up to the period ended Dec 2021	For the quarter ended Dec 2021	Up to the period ended Dec 2021	For the quarter ended Dec 2021	Up to the period ended Dec 2021	For the quarter ended Dec 2021	Up to the period ended Dec 2021	For the quarter ended Dec 2021	Up to the period ended Dec 2021	For the quarter ended Dec 2021	Up to the period 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	1,234	
Add :Re-insurance accepted to direct claims	815	1,326	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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)		
Net Claim Paid	3,541	10,713	1,709	4,246	-	3	1,709	4,249	33,487	84,446	26,136	59,688	59,623	144,134	43,591	137,044	1,828	5,880	131	737		
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		
Net Incurred Claims	4,028	13,603	2,324	6,206	0	(2)	2,324	6,204	33,762	93,605	40,969	137,422	74,731	231,027	41,260	138,283	954	5,502	56	706		
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		

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 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 Dec 2022	Up to the period ended Dec 2022	For the quarter ended Dec 2022	Up to the period ended Dec 2022	For the quarter ended Dec 2022	Up to the period ended Dec 2022	For the quarter ended Dec 2022	Up to the period ended Dec 2022	For the quarter ended Dec 2022	Up to the period ended Dec 2022	For the quarter ended Dec 2022	Up to the period ended Dec 2022	For the quarter ended Dec 2022	Up to the period ended Dec 2022	For the quarter ended Dec 2022	Up to the period ended Dec 2022	For the quarter ended Dec 2022	Up to the period ended Dec 2022	For the quarter ended Dec 2022	Up to the period ended Dec 2022
Claims Paid (Direct)	55,902	194,517	863	2,043	46	1,070	958	3,245	(1)	(136)	45,586	79,813	28	275	7,818	21,825	176,039	485,118	189,391	520,513
Add :Re-insurance accepted to direct claims	-	-	-	0	-	0	6	15	-	0	-	0	-	-	-	0	6	15	156	1,113
Less :Re-insurance Ceded to claims paid	(12,111)	(59,418)	(43)	(103)	(46)	(1,058)	(628)	(2,353)	0	143	(35,890)	(62,686)	(28)	(272)	(4,684)	(13,338)	(62,908)	(162,904)	(71,298)	(186,726)
Net Claim Paid	43,791	135,099	820	1,940	0	12	336	907	(1)	7	9,697	17,127	0	3	3,134	8,486	113,136	322,230	118,249	334,900
Add Claims Outstanding at the end of the year	45,454	45,454	3,758	3,758	1,648	1,648	1,890	1,890	301	301	37,686	37,686	21	21	23,526	23,526	1,182,572	1,182,572	1,213,585	1,213,585
Less Claims Outstanding at the beginning of the year	48,310	56,339	3,660	3,113	1,612	1,435	1,840	1,785	667	1,359	28,352	18,619	19	9	21,978	19,887	1,149,391	1,067,988	1,181,345	1,095,920
Net Incurred Claims	40,934	124,214	918	2,584	37	226	386	1,011	(366)	(1,052)	19,030	36,194	2	14	4,683	12,126	146,317	436,814	150,489	452,565
Claims Paid (Direct)																				
-In India	55,902	194,517	863	2,043	46	1,070	958	3,245	(1)	(136)	45,586	79,813	28	275	7,818	21,825	176,039	485,118	189,391	520,513
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	26,469	26,469	1,560	1,560	2,194	2,194	536	536	194	194	33,171	33,171	7	7	4,736	4,736	718,636	718,636	721,137	721,137
Estimates of IBNR and IBNER at the beginning of the period (net)	26,857	27,981	1,523	1,500	2,092	2,150	536	489	559	1,246	22,070	14,813	5	7	4,505	5,296	691,046	645,106	693,531	647,502

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 Dec 2021	Up to the period ended Dec 2021	For the quarter ended Dec 2021	Up to the period ended Dec 2021	For the quarter ended Dec 2021	Up to the period ended Dec 2021	For the quarter ended Dec 2021	Up to the period ended Dec 2021	For the quarter ended Dec 2021	Up to the period ended Dec 2021	For the quarter ended Dec 2021	Up to the period ended Dec 2021	For the quarter ended Dec 2021	Up to the period ended Dec 2021	For the quarter ended Dec 2021	Up to the period ended Dec 2021	For the quarter ended Dec 2021	Up to the period ended Dec 2021	For the quarter ended Dec 2021	Up to the period 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	-	-	-	-	-	-	2	12	-	-	-	-	-	-	-	-	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)
Net Claim Paid	45,551	143,661	379	1,004	65	74	706	665	188	434	11,845	23,576	(0)	1	2,928	7,774	121,285	321,324	126,535	336,286
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
Net Incurred Claims	42,270	144,491	508	1,397	(167)	7	360	1,423	(7)	(30)	7,554	23,417	0	2	2,800	9,285	128,049	411,019	134,402	430,825
Claims Paid (Direct)																				
-In India	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
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	28,537	28,537	1,386	1,386	809	809	404	404	1,297	1,297	24,171	24,171	7	7	7,520	7,520	653,907	653,907	656,373	656,373
Estimates of IBNR and IBNER at the beginning of the period (net)	30,196	35,094	1,421	1,371	817	660	417	404	1,361	1,540	28,939	24,987	8	7	7,632	7,380	647,056	604,031	649,390	606,468