

**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 March 2023

**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 2023	Up to the year ended Mar 2023	For the quarter ended Mar 2023	Up to the year ended Mar 2023	For the quarter ended Mar 2023	Up to the year ended Mar 2023	For the quarter ended Mar 2023	Up to the year ended Mar 2023	For the quarter ended Mar 2023	Up to the year ended Mar 2023	For the quarter ended Mar 2023	Up to the year ended Mar 2023	For the quarter ended Mar 2023	Up to the year ended Mar 2023	For the quarter ended Mar 2023	Up to the year ended Mar 2023	For the quarter ended Mar 2023	Up to the year ended Mar 2023	For the quarter ended Mar 2023	Up to the year ended Mar 2023
Claims Paid (Direct)	11,766	38,308	4,460	12,612	(0)	699	4,460	13,311	41,823	145,130	30,720	109,881	72,544	255,011	51,818	238,779	2,307	8,469	1,268	2,662
Add :Re-insurance accepted to direct claims	115	1,213	-	0	-	0	-	-	-	0	-	0	-	-	-	0	-	0	-	0
Less :Re-insurance Ceded to claims paid	(9,444)	(31,401)	(1,071)	(3,050)	0	(687)	(1,071)	(3,736)	(7,149)	(20,772)	(3,989)	(14,183)	(11,130)	(34,956)	(11,344)	(69,729)	(117)	(487)	(572)	(1,236)
<b>Net Claim Paid</b>	<b>2,437</b>	<b>8,120</b>	<b>2,588</b>	<b>9,563</b>	<b>-</b>	<b>13</b>	<b>2,588</b>	<b>9,575</b>	<b>34,674</b>	<b>124,358</b>	<b>26,732</b>	<b>95,698</b>	<b>61,406</b>	<b>220,056</b>	<b>40,474</b>	<b>169,049</b>	<b>2,189</b>	<b>7,982</b>	<b>696</b>	<b>1,427</b>
Add Claims Outstanding at the end of the year	20,596	20,596	9,612	9,612	141	141	9,752	9,752	33,770	33,770	1,040,626	1,040,626	1,074,396	1,074,396	31,806	31,806	11,215	11,215	1,421	1,421
Less Claims Outstanding at the beginning of the year	20,625	19,243	10,245	8,537	144	152	10,388	8,689	39,539	30,238	1,028,749	935,204	1,068,288	965,442	31,741	43,004	12,206	11,795	1,507	1,540
<b>Net Incurred Claims</b>	<b>2,408</b>	<b>9,473</b>	<b>1,955</b>	<b>10,637</b>	<b>(3)</b>	<b>1</b>	<b>1,952</b>	<b>10,638</b>	<b>28,905</b>	<b>127,890</b>	<b>38,609</b>	<b>201,120</b>	<b>67,514</b>	<b>329,010</b>	<b>40,539</b>	<b>157,852</b>	<b>1,198</b>	<b>7,403</b>	<b>610</b>	<b>1,307</b>
Claims Paid (Direct)																				
<b>-In India</b>	<b>11,766</b>	<b>38,308</b>	<b>4,460</b>	<b>12,612</b>	<b>(0)</b>	<b>699</b>	<b>4,460</b>	<b>13,311</b>	<b>41,823</b>	<b>145,130</b>	<b>30,720</b>	<b>109,881</b>	<b>72,544</b>	<b>255,011</b>	<b>51,818</b>	<b>238,779</b>	<b>2,307</b>	<b>8,469</b>	<b>1,268</b>	<b>2,662</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>
Estimates of IBNR and IBNER at the end of the period (net)	614	614	1,927	1,927	48	48	1,975	1,975	6,718	6,718	646,847	646,847	653,565	653,565	18,128	18,128	6,808	6,808	978	978
Estimates of IBNR and IBNER at the beginning of the period (net)	600	598	1,852	1,748	48	49	1,901	1,797	6,638	6,950	643,132	584,675	649,770	591,625	18,564	20,132	6,912	7,006	993	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 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	250	1,576	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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)	(202)	(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>309</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)																				
<b>-In India</b>	<b>15,119</b>	<b>47,476</b>	<b>3,106</b>	<b>8,658</b>	<b>-</b>	<b>3</b>	<b>3,106</b>	<b>8,662</b>	<b>40,737</b>	<b>131,806</b>	<b>33,990</b>	<b>104,589</b>	<b>74,727</b>	<b>236,395</b>	<b>75,146</b>	<b>266,556</b>	<b>2,557</b>	<b>8,862</b>	<b>512</b>	<b>1,746</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>
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	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

**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 March 2023



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 2023	Up to the year ended Mar 2023	For the quarter ended Mar 2023	Up to the year ended Mar 2023	For the quarter ended Mar 2023	Up to the year ended Mar 2023	For the quarter ended Mar 2023	Up to the year ended Mar 2023	For the quarter ended Mar 2023	Up to the year ended Mar 2023	For the quarter ended Mar 2023	Up to the year ended Mar 2023	For the quarter ended Mar 2023	Up to the year ended Mar 2023	For the quarter ended Mar 2023	Up to the year ended Mar 2023	For the quarter ended Mar 2023	Up to the year ended Mar 2023	For the quarter ended Mar 2023	Up to the year ended Mar 2023
Claims Paid (Direct)	55,393	249,910	1,220	3,263	30	1,100	2,194	5,439	-	(136)	54,155	133,968	11	285	7,371	29,196	192,917	678,035	209,142	729,655
Add :Re-insurance accepted to direct claims	-	-	-	0	-	0	2	17	-	0	-	-	0	-	0	-	2	17	117	1,231
Less :Re-insurance Ceded to claims paid	(12,034)	(71,452)	(63)	(166)	(26)	(1,084)	(1,937)	(4,291)	(0)	143	(42,577)	(105,262)	(11)	(282)	(4,058)	(17,396)	(71,843)	(234,746)	(83,157)	(269,884)
<b>Net Claim Paid</b>	<b>43,360</b>	<b>178,458</b>	<b>1,158</b>	<b>3,097</b>	<b>4</b>	<b>16</b>	<b>259</b>	<b>1,165</b>	<b>(0)</b>	<b>6</b>	<b>11,578</b>	<b>28,705</b>	<b>0</b>	<b>3</b>	<b>3,313</b>	<b>11,799</b>	<b>121,077</b>	<b>443,307</b>	<b>126,102</b>	<b>461,002</b>
Add Claims Outstanding at the end of the year	44,442	44,442	3,369	3,369	1,911	1,911	1,766	1,766	301	301	38,999	38,999	22	22	24,060	24,060	1,189,265	1,189,265	1,219,613	1,219,613
Less Claims Outstanding at the beginning of the year	45,454	56,339	3,758	3,113	1,648	1,435	1,890	1,785	301	1,359	37,686	18,619	21	9	23,526	19,887	1,182,572	1,067,988	1,213,585	1,095,920
<b>Net Incurred Claims</b>	<b>42,348</b>	<b>166,562</b>	<b>769</b>	<b>3,353</b>	<b>267</b>	<b>493</b>	<b>134</b>	<b>1,146</b>	<b>(0)</b>	<b>(1,052)</b>	<b>12,891</b>	<b>49,086</b>	<b>1</b>	<b>15</b>	<b>3,846</b>	<b>15,972</b>	<b>127,770</b>	<b>564,584</b>	<b>132,131</b>	<b>584,696</b>
Claims Paid (Direct)																				
-In India	55,393	249,910	1,220	3,263	30	1,100	2,194	5,439	-	(136)	54,155	133,968	11	285	7,371	29,196	192,917	678,035	209,142	729,655
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	25,915	25,915	1,561	1,561	1,899	1,899	527	527	194	194	30,519	30,519	3	3	3,456	3,456	717,638	717,638	720,228	720,228
Estimates of IBNR and IBNER at the beginning of the period (net)	26,469	27,981	1,560	1,500	2,194	2,150	536	489	194	1,246	33,171	14,813	7	7	4,736	5,296	718,636	645,106	721,137	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 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	-	-	-	-	-	-	6	18	-	-	-	-	-	-	-	-	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)	(109,994)	(280,031)	(121,507)	(215,910)
<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