

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 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 June 2023	Up to the period ended June 2023	For the quarter ended June 2023	Up to the period ended June 2023	For the quarter ended June 2023	Up to the period ended June 2023	For the quarter ended June 2023	Up to the period ended June 2023	For the quarter ended June 2023	Up to the period ended June 2023	For the quarter ended June 2023	Up to the period ended June 2023	For the quarter ended June 2023	Up to the period ended June 2023	For the quarter ended June 2023	Up to the period ended June 2023	For the quarter ended June 2023	Up to the period ended June 2023	For the quarter ended June 2023	Up to the period ended June 2023
Claims Paid (Direct)	16,877	16,877	2,216	2,216	1	1	2,217	2,217	32,529	32,529	26,143	26,143	58,672	58,672	52,981	52,981	2,114	2,114	679	679
Add :Re-insurance accepted to direct claims	197	197	-	0	-	0	-	-	-	0	-	0	-	-	0	-	-	0	-	0
Less :Re-insurance Ceded to claims paid	(14,297)	(14,297)	(267)	(267)	(0)	(0)	(267)	(267)	(5,641)	(5,641)	(2,571)	(2,571)	(8,212)	(8,212)	(9,588)	(9,588)	(111)	(111)	(352)	(352)
Net Claim Paid	2,777	2,777	1,950	1,950	0	0	1,950	1,950	26,888	26,888	23,571	23,571	50,459	50,459	43,394	43,394	2,003	2,003	327	327
Add Claims Outstanding at the end of the year	22,535	22,535	9,801	9,801	141	141	9,942	9,942	41,131	41,131	1,067,840	1,067,840	1,108,971	1,108,971	32,270	32,270	12,128	12,128	1,367	1,367
Less Claims Outstanding at the beginning 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
Net Incurred Claims	4,716	4,716	2,139	2,139	1	1	2,140	2,140	34,249	34,249	50,785	50,785	85,034	85,034	43,858	43,858	2,916	2,916	273	273
Claims Paid (Direct)																				
-In India	16,877	16,877	2,216	2,216	1	1	2,217	2,217	32,529	32,529	26,143	26,143	58,672	58,672	52,981	52,981	2,114	2,114	679	679
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	753	753	2,062	2,062	48	48	2,110	2,110	6,855	6,855	663,659	663,659	670,513	670,513	17,657	17,657	6,750	6,750	1,015	1,015
Estimates of IBNR and IBNER at the beginning 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

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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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)
Net Claim Paid	1,806	1,806	1,777	1,777	-	-	1,777	1,777	28,775	28,775	17,970	17,970	46,745	46,745	45,698	45,698	1,951	1,951	208	208
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
Net Incurred Claims	3,753	3,753	3,141	3,141	-	-	3,141	3,141	37,220	37,220	57,882	57,882	95,102	95,102	37,623	37,623	2,936	2,936	183	183
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

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 2023



(Amount in Rs. Lakhs)

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 June 2023	Up to the period ended June 2023	For the quarter ended June 2023	Up to the period ended June 2023	For the quarter ended June 2023	Up to the period ended June 2023	For the quarter ended June 2023	Up to the period ended June 2023	For the quarter ended June 2023	Up to the period ended June 2023	For the quarter ended June 2023	Up to the period ended June 2023	For the quarter ended June 2023	Up to the period ended June 2023	For the quarter ended June 2023	Up to the period ended June 2023	For the quarter ended June 2023	Up to the period ended June 2023	For the quarter ended June 2023	Up to the period ended June 2023	
Claims Paid (Direct)	55,775	55,775	412	412	15	15	946	946	0	0	38,078	38,078	15	15	10,903	10,903	164,816	164,816	183,909	183,909	
Add :Re-insurance accepted to direct claims	-	-	-	-	0	0	-	-	0	0	-	-	0	0	-	-	0	-	-	197	197
Less :Re-insurance Ceded to claims paid	(10,051)	(10,051)	(20)	(20)	(3)	(3)	(944)	(944)	(0)	(0)	(30,024)	(30,024)	(15)	(15)	(8,208)	(8,208)	(57,478)	(57,478)	(72,041)	(72,041)	
Net Claim Paid	45,723	45,723	392	392	13	13	2	2	(0)	(0)	8,054	8,054	0	0	2,695	2,695	107,338	107,338	112,066	112,066	
Add Claims Outstanding at the end of the year	45,766	45,766	4,115	4,115	2,139	2,139	2,268	2,268	362	362	30,847	30,847	24	24	24,554	24,554	1,219,046	1,219,046	1,251,523	1,251,523	
Less Claims Outstanding at the beginning 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	
Net Incurred Claims	47,047	47,047	1,138	1,138	241	241	504	504	61	61	(98)	(98)	2	2	3,189	3,189	137,119	137,119	143,975	143,975	
Claims Paid (Direct)																					
-In India	55,775	55,775	412	412	15	15	946	946	0	0	38,078	38,078	15	15	10,903	10,903	164,816	164,816	183,909	183,909	
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Estimates of IBNR and IBNER at the end of the period (net)	25,422	25,422	1,596	1,596	1,937	1,937	552	552	194	194	24,564	24,564	8	8	4,304	4,304	729,091	729,091	731,954	731,954	
Estimates of IBNR and IBNER at the beginning 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	

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 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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	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)	
Net Claim Paid	47,857	47,857	511	511	6	6	259	259	6	6	5,804	5,804	1	1	2,078	2,078	103,267	103,267	106,849	106,849	
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	
Net Incurred Claims	40,741	40,741	837	837	206	206	714	714	(324)	(324)	(2,916)	(2,916)	7	7	3,062	3,062	137,429	137,429	144,322	144,322	
Claims Paid (Direct)																					
-In India	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	
-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	