

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 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 Sep 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023
Claims Paid (Direct)	17,673	34,550	3,334	5,550	6	7	3,340	5,557	39,326	71,855	30,263	56,405	69,589	128,260	70,761	123,743	2,225	4,340	1,176	1,855
Add :Re-insurance accepted to direct claims	312	509	-	0	-	0	-	-	-	0	-	0	-	-	-	0	-	0	-	0
Less :Re-insurance Ceded to claims paid	(14,279)	(28,575)	(1,183)	(1,449)	(6)	(6)	(1,188)	(1,455)	(7,673)	(13,314)	(3,979)	(6,550)	(11,652)	(19,864)	(20,384)	(29,972)	(130)	(241)	(718)	(1,070)
Net Claim Paid	3,706	6,484	2,151	4,101	1	1	2,152	4,102	31,653	58,541	26,284	49,855	57,937	108,396	50,377	93,771	2,096	4,099	458	785
Add Claims Outstanding at the end of the year	22,533	22,533	10,173	10,173	184	184	10,357	10,357	41,530	41,530	1,097,054	1,097,054	1,138,584	1,138,584	39,815	39,815	12,180	12,180	2,613	2,613
Less Claims Outstanding at the beginning of the year	22,535	20,596	9,801	9,612	141	141	9,942	9,752	41,131	33,770	1,067,840	1,040,626	1,108,971	1,074,396	32,270	31,806	12,128	11,215	1,367	1,421
Net Incurred Claims	3,704	8,421	2,524	4,663	43	44	2,568	4,707	32,051	66,301	55,498	106,283	87,550	172,584	57,922	101,780	2,147	5,063	1,704	1,977
Claims Paid (Direct)																				
-In India	17,673	34,550	3,334	5,550	6	7	3,340	5,557	39,326	71,855	30,263	56,405	69,589	128,260	70,761	123,743	2,225	4,340	1,176	1,855
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	727	727	1,897	1,897	48	48	1,946	1,946	6,958	6,958	684,957	684,957	691,915	691,915	18,159	18,159	6,534	6,534	1,022	1,022
Estimates of IBNR and IBNER at the beginning of the period (net)	753	614	2,062	1,927	48	48	2,110	1,975	6,855	6,718	663,659	646,847	670,513	653,565	17,657	18,128	6,750	6,808	1,015	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 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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	38,683	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

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 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 Sep 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023	
Claims Paid (Direct)	74,163	129,938	751	1,163	5	21	1,281	2,228	4	4	62,095	100,174	710	725	9,690	20,592	218,288	383,104	239,302	423,211	
Add :Re-insurance accepted to direct claims	-	-	-	0	-	-	0	2	2	-	0	-	0	-	0	-	0	2	2	314	511
Less :Re-insurance Ceded to claims paid	(21,232)	(31,283)	(41)	(61)	(3)	(5)	(994)	(1,938)	(3)	(3)	(49,134)	(79,158)	(703)	(718)	(5,589)	(13,797)	(89,350)	(146,828)	(104,817)	(176,858)	
Net Claim Paid	52,931	98,655	710	1,102	3	16	289	291	1	1	12,962	21,015	7	7	4,100	6,795	128,940	236,278	134,798	246,864	
Add Claims Outstanding at the end of the year	54,607	54,607	4,307	4,307	2,329	2,329	2,285	2,285	374	374	31,947	31,947	20	20	24,847	24,847	1,259,300	1,259,300	1,292,191	1,292,191	
Less Claims Outstanding at the beginning of the year	45,766	44,442	4,115	3,369	2,139	1,911	2,268	1,766	362	301	30,847	38,999	24	22	24,554	24,060	1,219,046	1,189,265	1,251,523	1,219,613	
Net Incurred Claims	61,773	108,820	902	2,040	193	433	306	810	13	74	14,062	13,964	3	5	4,394	7,582	169,195	306,313	175,466	319,441	
Claims Paid (Direct)																					
-In India	74,163	129,938	751	1,163	5	21	1,281	2,228	4	4	62,095	100,174	710	725	9,690	20,592	218,288	383,104	239,302	423,211	
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Estimates of IBNR and IBNER at the end of the period (net)	25,714	25,714	1,542	1,542	2,165	2,165	547	547	201	201	26,300	26,300	4	4	4,842	4,842	753,229	753,229	755,902	755,902	
Estimates of IBNR and IBNER at the beginning of the period (net)	25,422	25,915	1,596	1,561	1,937	1,899	552	527	194	194	24,564	30,519	8	3	4,304	3,456	729,091	717,638	731,954	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 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	-	-	-	-	-	-	9	9	-	-	-	-	-	-	-	-	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