

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 2024

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 2024	Up to the period ended June 2024	For the quarter ended June 2024	Up to the period ended June 2024	For the quarter ended June 2024	Up to the period ended June 2024	For the quarter ended June 2024	Up to the period ended June 2024	For the quarter ended June 2024	Up to the period ended June 2024	For the quarter ended June 2024	Up to the period ended June 2024	For the quarter ended June 2024	Up to the period ended June 2024	For the quarter ended June 2024	Up to the period ended June 2024	For the quarter ended June 2024	Up to the period ended June 2024	For the quarter ended June 2024	Up to the period ended June 2024
Claims Paid (Direct)	18,018	18,018	2,748	2,748	2	2	2,750	2,750	36,316	36,316	19,828	19,828	56,144	56,144	142,752	142,752	2,336	2,336	872	872
Add :Re-insurance accepted to direct claims	47	47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	(16,501)	(16,501)	(785)	(785)	-	-	(785)	(785)	(8,459)	(8,459)	(3,031)	(3,031)	(11,490)	(11,490)	(82,144)	(82,144)	(188)	(188)	(354)	(354)
Net Claim Paid	1,564	1,564	1,963	1,963	2	2	1,965	1,965	27,857	27,857	16,797	16,797	44,654	44,654	60,608	60,608	2,148	2,148	518	518
Add Claims Outstanding at the end of the year	25,867	25,867	10,295	10,295	100	100	10,395	10,395	40,412	40,412	1,164,230	1,164,230	1,204,642	1,204,642	45,955	45,955	12,860	12,860	2,090	2,090
Less Claims Outstanding at the beginning of the year	21,376	21,376	9,705	9,705	100	100	9,805	9,805	34,036	34,036	1,138,430	1,138,430	1,172,466	1,172,466	38,538	38,538	12,955	12,955	2,046	2,046
Net Incurred Claims	6,055	6,055	2,553	2,553	2	2	2,555	2,555	34,233	34,233	42,597	42,597	76,830	76,830	68,025	68,025	2,053	2,053	562	562
Claims Paid (Direct)																				
-In India	18,018	18,018	2,748	2,748	2	2	2,750	2,750	36,316	36,316	19,828	19,828	56,144	56,144	142,752	142,752	2,336	2,336	872	872
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	643	643	2,495	2,495	48	48	2,543	2,543	6,887	6,887	718,272	718,272	725,159	725,159	22,669	22,669	6,193	6,193	1,101	1,101
Estimates of IBNR and IBNER at the beginning of the period (net)	624	624	2,530	2,530	48	48	2,578	2,578	6,718	6,718	705,928	705,928	712,646	712,646	21,588	21,588	6,191	6,191	1,091	1,091

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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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

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 2024



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 2024	Up to the period ended June 2024	For the quarter ended June 2024	Up to the period ended June 2024	For the quarter ended June 2024	Up to the period ended June 2024	For the quarter ended June 2024	Up to the period ended June 2024	For the quarter ended June 2024	Up to the period ended June 2024	For the quarter ended June 2024	Up to the period ended June 2024	For the quarter ended June 2024	Up to the period ended June 2024	For the quarter ended June 2024	Up to the period ended June 2024	For the quarter ended June 2024	Up to the period ended June 2024	For the quarter ended June 2024	Up to the period ended June 2024
Claims Paid (Direct)	145,960	145,960	438	438	59	59	506	506	-	-	86,142	86,142	214	214	11,798	11,798	301,261	301,261	322,029	322,029
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	47
Less :Re-insurance Ceded to claims paid	(82,686)	(82,686)	(37)	(37)	(29)	(29)	(642)	(642)	-	-	(68,832)	(68,832)	(212)	(212)	(7,229)	(7,229)	(171,157)	(171,157)	(188,443)	(188,443)
Net Claim Paid	63,274	63,274	401	401	30	30	(136)	(136)	-	-	17,310	17,310	2	2	4,569	4,569	130,104	130,104	133,633	133,633
Add Claims Outstanding at the end of the year	60,905	60,905	4,538	4,538	1,368	1,368	2,661	2,661	388	388	29,689	29,689	22	22	26,717	26,717	1,330,931	1,330,931	1,367,192	1,367,192
Less Claims Outstanding at the beginning of the year	53,539	53,539	3,810	3,810	1,868	1,868	1,975	1,975	365	365	40,374	40,374	23	23	23,213	23,213	1,297,634	1,297,634	1,328,814	1,328,814
Net Incurred Claims	70,640	70,640	1,129	1,129	(470)	(470)	550	550	23	23	6,625	6,625	1	1	8,073	8,073	163,401	163,401	172,011	172,011
Claims Paid (Direct)	145,960	145,960	438	438	59	59	506	506	-	-	86,142	86,142	214	214	11,798	11,798	301,261	301,261	322,029	322,029
-In India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	29,964	29,964	1,574	1,574	1,590	1,590	551	551	201	201	26,480	26,480	6	6	6,329	6,329	791,855	791,855	795,041	795,041
Estimates of IBNR and IBNER at the beginning of the period (net)	28,870	28,870	1,569	1,569	1,731	1,731	549	549	201	201	37,409	37,409	6	6	6,114	6,114	789,094	789,094	792,296	792,296

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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	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)	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
-In India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-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