

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 Sep 2024	Up to the period ended Sep 2024	For the quarter ended Sep 2024	Up to the period ended Sep 2024	For the quarter ended Sep 2024	Up to the period ended Sep 2024	For the quarter ended Sep 2024	Up to the period ended Sep 2024	For the quarter ended Sep 2024	Up to the period ended Sep 2024	For the quarter ended Sep 2024	Up to the period ended Sep 2024	For the quarter ended Sep 2024	Up to the period ended Sep 2024	For the quarter ended Sep 2024	Up to the period ended Sep 2024	For the quarter ended Sep 2024	Up to the period ended Sep 2024	For the quarter ended Sep 2024	Up to the period ended Sep 2024	For the quarter ended Sep 2024	Up to the period ended Sep 2024
	Claims Paid (Direct)	17,754	35,772	5,018	7,766	0	2	5,018	7,768	40,665	76,981	35,004	54,832	75,669	131,813	159,985	302,737	3,317	5,653	571	1,443	
Add :Re-insurance accepted to direct claims	81	128	-	0	-	0	-	-	-	0	-	0	-	-	-	0	-	0	-	-	-	0
Less :Re-insurance Ceded to claims paid	(14,531)	(31,032)	(1,297)	(2,082)	(0)	(0)	(1,297)	(2,082)	(10,039)	(18,498)	(3,497)	(6,528)	(13,536)	(25,026)	(60,383)	(142,527)	(301)	(489)	(380)	(734)		
Net Claim Paid	3,305	4,869	3,721	5,684	0	2	3,721	5,686	30,625	58,482	31,507	48,304	62,133	106,787	99,602	160,210	3,016	5,164	191	709		
Add Claims Outstanding at the end of the year	28,790	28,790	11,547	11,547	100	100	11,647	11,647	41,698	41,698	1,171,865	1,171,865	1,213,563	1,213,563	63,703	63,703	11,776	11,776	2,368	2,368		
Less Claims Outstanding at the beginning of the year	25,867	21,376	10,295	9,705	100	100	10,395	9,805	40,412	34,036	1,164,230	1,138,430	1,204,642	1,172,466	45,955	38,538	12,860	12,955	2,090	2,046		
Net Incurred Claims	6,227	12,282	4,973	7,526	(0)	2	4,973	7,528	31,911	66,144	39,143	81,740	71,054	147,884	117,350	185,375	1,932	3,985	468	1,030		
Claims Paid (Direct)																						
-In India	17,754	35,772	5,018	7,766	0	2	5,018	7,768	40,665	76,981	35,004	54,832	75,669	131,813	159,985	302,737	3,317	5,653	571	1,443		
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	1,761	1,761	2,481	2,481	48	48	2,529	2,529	7,017	7,017	730,369	730,369	737,386	737,386	26,399	26,399	6,188	6,188	1,111	1,111		
Estimates of IBNR and IBNER at the beginning of the period (net)	643	624	2,495	2,530	48	48	2,543	2,578	6,887	6,718	718,272	705,928	725,159	712,646	22,669	21,588	6,193	6,191	1,101	1,091		

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Miscellaneous		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	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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		

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 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 Sep 2024	Up to the period ended Sep 2024	For the quarter ended Sep 2024	Up to the period ended Sep 2024	For the quarter ended Sep 2024	Up to the period ended Sep 2024	For the quarter ended Sep 2024	Up to the period ended Sep 2024	For the quarter ended Sep 2024	Up to the period ended Sep 2024	For the quarter ended Sep 2024	Up to the period ended Sep 2024	For the quarter ended Sep 2024	Up to the period ended Sep 2024	For the quarter ended Sep 2024	Up to the period ended Sep 2024	For the quarter ended Sep 2024	Up to the period ended Sep 2024	For the quarter ended Sep 2024	Up to the period ended Sep 2024
Claims Paid (Direct)	163,872	309,832	809	1,247	537	596	2,656	3,162	5	5	21,424	107,566	195	409	24,930	36,728	290,097	591,358	312,869	634,898
Add :Re-insurance accepted to direct claims	-	-	-	0	-	0	2	2	-	0	-	0	-	0	-	0	2	2	83	130
Less :Re-insurance Ceded to claims paid	(61,064)	(143,750)	(77)	(114)	(56)	(85)	(2,281)	(2,923)	(4)	(4)	(16,942)	(85,774)	(193)	(405)	(20,708)	(27,937)	(114,861)	(286,018)	(130,688)	(319,131)
Net Claim Paid	102,808	166,082	732	1,133	481	511	377	241	2	2	4,483	21,793	2	4	4,222	8,791	175,239	305,343	182,264	315,897
Add Claims Outstanding at the end of the year	77,847	77,847	4,810	4,810	951	951	2,664	2,664	365	365	31,170	31,170	25	25	25,051	25,051	1,356,449	1,356,449	1,396,885	1,396,885
Less Claims Outstanding at the beginning of the year	60,905	53,539	4,538	3,810	1,368	1,868	2,661	1,975	388	365	29,689	40,374	22	23	26,717	23,213	1,330,931	1,297,634	1,367,193	1,328,815
Net Incurred Claims	119,750	190,390	1,004	2,133	64	(406)	379	929	(21)	2	5,964	12,589	5	6	2,556	10,629	200,757	364,158	211,957	383,968
Claims Paid (Direct)																				
-In India	163,872	309,832	809	1,247	537	596	2,656	3,162	5	5	21,424	107,566	195	409	24,930	36,728	290,097	591,358	312,869	634,898
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	33,699	33,699	1,579	1,579	1,638	1,638	556	556	201	201	29,250	29,250	10	10	6,465	6,465	810,783	810,783	815,073	815,073
Estimates of IBNR and IBNER at the beginning of the period (net)	29,964	28,870	1,574	1,569	1,590	1,731	551	549	201	201	26,480	37,409	6	6	6,329	6,114	791,855	789,094	795,041	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 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	-	-	-	-	-	-	2	2	-	-	-	-	-	-	-	-	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	1,219,614
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	175,467	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