

**Bajaj General Insurance Limited (Formerly known as 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 2026



**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 2026	Up to the period ended Mar 2026	For the quarter ended Mar 2026	Up to the period ended Mar 2026	For the quarter ended Mar 2026	Up to the period ended Mar 2026	For the quarter ended Mar 2026	Up to the period ended Mar 2026	For the quarter ended Mar 2026	Up to the period ended Mar 2026	For the quarter ended Mar 2026	Up to the period ended Mar 2026	For the quarter ended Mar 2026	Up to the period ended Mar 2026	For the quarter ended Mar 2026	Up to the period ended Mar 2026	For the quarter ended Mar 2026	Up to the period ended Mar 2026	For the quarter ended Mar 2026	Up to the period ended Mar 2026
Claims Paid (Direct)	34,974	1,05,957	7,553	23,392	123	161	7,676	23,553	60,625	2,09,347	33,349	1,32,939	93,974	3,42,286	1,67,837	6,84,085	2,578	10,792	2,386	5,882
Add :Re-insurance accepted to direct claims	146	262	-	0	-	0	-	-	-	0	-	0	-	-	0	-	-	0	-	0
Less :Re-insurance Ceded to claims paid	(30,748)	(91,763)	(3,222)	(7,777)	(122)	(155)	(3,344)	(7,932)	(19,827)	(65,456)	(3,248)	(23,303)	(23,075)	(88,759)	(76,209)	(3,52,666)	(437)	(1,780)	(1,375)	(3,335)
<b>Net Claim Paid</b>	<b>4,372</b>	<b>14,456</b>	<b>4,331</b>	<b>15,615</b>	<b>1</b>	<b>6</b>	<b>4,332</b>	<b>15,621</b>	<b>40,798</b>	<b>1,43,891</b>	<b>30,101</b>	<b>1,09,636</b>	<b>70,899</b>	<b>2,53,527</b>	<b>91,628</b>	<b>3,31,419</b>	<b>2,141</b>	<b>9,012</b>	<b>1,011</b>	<b>2,547</b>
Add Claims Outstanding at the end of the year	19,532	19,532	12,206	12,206	72	72	12,278	12,278	33,267	33,267	12,00,187	12,00,187	12,33,454	12,33,454	62,467	62,467	11,174	11,174	2,951	2,951
Less Claims Outstanding at the beginning of the year	23,648	22,023	11,878	10,178	66	67	11,944	10,245	38,927	34,046	12,00,366	11,77,142	12,39,293	12,11,188	66,009	57,442	11,533	12,813	3,565	1,554
<b>Net Incurred Claims</b>	<b>256</b>	<b>11,965</b>	<b>4,659</b>	<b>17,643</b>	<b>7</b>	<b>11</b>	<b>4,666</b>	<b>17,654</b>	<b>35,138</b>	<b>1,43,112</b>	<b>29,922</b>	<b>1,32,681</b>	<b>65,060</b>	<b>2,75,793</b>	<b>88,086</b>	<b>3,36,444</b>	<b>1,782</b>	<b>7,373</b>	<b>397</b>	<b>3,944</b>
Claims Paid (Direct)																				
<b>-In India</b>	<b>34,974</b>	<b>1,05,957</b>	<b>7,553</b>	<b>23,392</b>	<b>123</b>	<b>161</b>	<b>7,676</b>	<b>23,553</b>	<b>60,625</b>	<b>2,09,347</b>	<b>33,349</b>	<b>1,32,939</b>	<b>93,974</b>	<b>3,42,286</b>	<b>1,67,837</b>	<b>6,84,085</b>	<b>2,578</b>	<b>10,792</b>	<b>2,386</b>	<b>5,882</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)	552	552	3,255	3,255	48	48	3,303	3,303	6,239	6,239	7,88,940	7,88,940	7,95,179	7,95,179	27,573	27,573	5,738	5,738	1,184	1,184
Estimates of IBNR and IBNER at the beginning of the period (net)	585	549	2,744	2,648	48	48	2,792	2,696	6,215	6,546	7,84,814	7,57,520	7,91,029	7,64,067	38,083	23,173	5,985	6,143	1,482	896

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 2025	Up to the period ended Mar 2025	For the quarter ended Mar 2025	Up to the period ended Mar 2025	For the quarter ended Mar 2025	Up to the period ended Mar 2025	For the quarter ended Mar 2025	Up to the period ended Mar 2025	For the quarter ended Mar 2025	Up to the period ended Mar 2025	For the quarter ended Mar 2025	Up to the period ended Mar 2025	For the quarter ended Mar 2025	Up to the period ended Mar 2025	For the quarter ended Mar 2025	Up to the period ended Mar 2025	For the quarter ended Mar 2025	Up to the period ended Mar 2025	For the quarter ended Mar 2025	Up to the period ended Mar 2025
Claims Paid (Direct)	29,797	92,893	6,987	18,545	77	80	7,064	18,625	53,217	1,75,903	35,595	1,32,123	88,812	3,08,026	1,18,957	5,75,614	3,171	11,576	2,196	4,667
Add :Re-insurance accepted to direct claims	733	859	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	(26,284)	(80,781)	(2,448)	(5,480)	(77)	(78)	(2,524)	(5,558)	(15,164)	(46,998)	(7,034)	(20,554)	(22,197)	(67,552)	(45,633)	(2,48,634)	(457)	(1,405)	(1,509)	(2,886)
<b>Net Claim Paid</b>	<b>4,245</b>	<b>12,971</b>	<b>4,539</b>	<b>13,065</b>	<b>-</b>	<b>2</b>	<b>4,540</b>	<b>13,067</b>	<b>38,053</b>	<b>1,28,905</b>	<b>28,561</b>	<b>1,11,569</b>	<b>66,615</b>	<b>2,40,474</b>	<b>73,324</b>	<b>3,26,980</b>	<b>2,714</b>	<b>10,171</b>	<b>687</b>	<b>1,781</b>
Add Claims Outstanding at the end of the year	22,023	22,023	10,178	10,178	67	67	10,245	10,245	34,046	34,046	11,77,142	11,77,142	12,11,188	12,11,188	57,442	57,442	12,813	12,813	1,554	1,554
Less Claims Outstanding at the beginning of the year	26,330	21,376	11,455	9,705	100	100	11,557	9,805	41,710	34,036	11,80,243	11,38,430	12,21,953	11,72,466	55,315	38,538	12,287	12,955	2,305	2,046
<b>Net Incurred Claims</b>	<b>(62)</b>	<b>13,618</b>	<b>3,262</b>	<b>13,538</b>	<b>(33)</b>	<b>(31)</b>	<b>3,229</b>	<b>13,507</b>	<b>30,389</b>	<b>1,28,915</b>	<b>25,460</b>	<b>1,50,281</b>	<b>55,850</b>	<b>2,79,196</b>	<b>75,451</b>	<b>3,45,884</b>	<b>3,240</b>	<b>10,029</b>	<b>(64)</b>	<b>1,289</b>
Claims Paid (Direct)																				
<b>-In India</b>	<b>29,797</b>	<b>92,893</b>	<b>6,987</b>	<b>18,545</b>	<b>77</b>	<b>80</b>	<b>7,064</b>	<b>18,625</b>	<b>53,217</b>	<b>1,75,903</b>	<b>35,595</b>	<b>1,32,123</b>	<b>88,812</b>	<b>3,08,026</b>	<b>1,18,957</b>	<b>5,75,614</b>	<b>3,171</b>	<b>11,576</b>	<b>2,196</b>	<b>4,667</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)	549	549	2,648	2,648	48	48	2,696	2,696	6,546	6,546	7,57,520	7,57,520	7,64,067	7,64,067	23,173	23,173	6,143	6,143	896	896
Estimates of IBNR and IBNER at the beginning of the period (net)	2,375	624	2,444	2,530	48	48	2,492	2,578	6,839	6,718	7,53,750	7,05,928	7,60,588	7,12,646	27,869	21,588	6,321	6,191	1,092	1,091

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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 2026



**FORM NL-5 - CLAIMS SCHEDULE**

(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 Mar 2026	Up to the period ended Mar 2026	For the quarter ended Mar 2026	Up to the period ended Mar 2026	For the quarter ended Mar 2026	Up to the period ended Mar 2026	For the quarter ended Mar 2026	Up to the period ended Mar 2026	For the quarter ended Mar 2026	Up to the period ended Mar 2026	For the quarter ended Mar 2026	Up to the period ended Mar 2026	For the quarter ended Mar 2026	Up to the period ended Mar 2026	For the quarter ended Mar 2026	Up to the period ended Mar 2026	For the quarter ended Mar 2026	Up to the period ended Mar 2026	For the quarter ended Mar 2026	Up to the period ended Mar 2026
Claims Paid (Direct)	1,72,801	7,00,759	1,152	3,427	266	426	4,964	16,969	102	205	11,089	72,773	82	347	13,504	65,268	2,97,934	12,02,460	3,40,584	13,31,970
Add :Re-insurance accepted to direct claims	-	-	-	0	-	0	-	29	-	0	-	0	-	0	-	0	-	29	146	291
Less :Re-insurance Ceded to claims paid	(78,021)	(3,57,781)	(187)	(539)	(64)	(95)	(2,666)	(13,941)	(17)	(35)	(9,059)	(59,589)	(82)	(344)	(9,289)	(49,481)	(1,22,460)	(5,70,564)	(1,56,552)	(6,70,259)
<b>Net Claim Paid</b>	<b>94,780</b>	<b>3,42,978</b>	<b>965</b>	<b>2,888</b>	<b>202</b>	<b>331</b>	<b>2,298</b>	<b>3,057</b>	<b>85</b>	<b>170</b>	<b>2,030</b>	<b>13,184</b>	<b>-</b>	<b>3</b>	<b>4,215</b>	<b>15,787</b>	<b>1,75,474</b>	<b>6,31,925</b>	<b>1,84,178</b>	<b>6,62,002</b>
Add Claims Outstanding at the end of the year	76,592	76,592	5,137	5,137	2,323	2,323	1,290	1,290	255	255	37,920	37,920	50	50	22,632	22,632	13,79,655	13,79,655	14,11,465	14,11,465
Less Claims Outstanding at the beginning of the year	81,107	71,809	5,269	3,961	1,464	1,728	3,289	2,180	255	359	41,907	37,551	49	26	21,838	21,727	13,94,473	13,50,531	14,30,065	13,82,799
<b>Net Incurred Claims</b>	<b>90,265</b>	<b>3,47,761</b>	<b>833</b>	<b>4,064</b>	<b>1,061</b>	<b>926</b>	<b>299</b>	<b>2,167</b>	<b>85</b>	<b>66</b>	<b>(1,957)</b>	<b>13,553</b>	<b>1</b>	<b>27</b>	<b>5,009</b>	<b>16,692</b>	<b>1,60,656</b>	<b>6,61,049</b>	<b>1,65,578</b>	<b>6,90,668</b>
<b>Claims Paid (Direct)</b>																				
<b>-In India</b>	<b>1,72,801</b>	<b>7,00,759</b>	<b>1,152</b>	<b>3,427</b>	<b>266</b>	<b>426</b>	<b>4,964</b>	<b>16,969</b>	<b>102</b>	<b>205</b>	<b>11,089</b>	<b>72,773</b>	<b>82</b>	<b>347</b>	<b>13,504</b>	<b>65,268</b>	<b>2,97,934</b>	<b>12,02,460</b>	<b>3,40,584</b>	<b>13,31,970</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)	34,494	34,494	2,177	2,177	1,465	1,465	580	580	96	96	36,512	36,512	14	14	6,395	6,395	8,76,911	8,76,911	8,80,766	8,80,766
Estimates of IBNR and IBNER at the beginning of the period (net)	45,550	30,212	1,848	1,564	1,698	1,843	595	509	96	200	40,252	36,028	17	11	5,816	5,553	8,86,901	8,39,986	8,90,278	8,43,231

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 2025	Up to the period ended Mar 2025	For the quarter ended Mar 2025	Up to the period ended Mar 2025	For the quarter ended Mar 2025	Up to the period ended Mar 2025	For the quarter ended Mar 2025	Up to the period ended Mar 2025	For the quarter ended Mar 2025	Up to the period ended Mar 2025	For the quarter ended Mar 2025	Up to the period ended Mar 2025	For the quarter ended Mar 2025	Up to the period ended Mar 2025	For the quarter ended Mar 2025	Up to the period ended Mar 2025	For the quarter ended Mar 2025	Up to the period ended Mar 2025	For the quarter ended Mar 2025	Up to the period ended Mar 2025
Claims Paid (Direct)	1,24,324	5,91,857	1,719	4,097	86	696	3,138	8,569	4	33	37,980	1,51,455	47	459	17,826	70,590	2,73,934	11,35,782	3,10,798	12,47,300
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	(7)	-	-	-	-	-	-	-	-	-	(7)	733	852
Less :Re-insurance Ceded to claims paid	(47,599)	(2,52,925)	(210)	(451)	(12)	(99)	(2,709)	(7,648)	-	(23)	(30,134)	(1,20,380)	(47)	(455)	(14,029)	(52,861)	(1,16,938)	(5,02,394)	(1,45,747)	(5,88,733)
<b>Net Claim Paid</b>	<b>76,725</b>	<b>3,38,932</b>	<b>1,509</b>	<b>3,646</b>	<b>74</b>	<b>597</b>	<b>429</b>	<b>914</b>	<b>4</b>	<b>10</b>	<b>7,846</b>	<b>31,075</b>	<b>-</b>	<b>4</b>	<b>3,797</b>	<b>17,729</b>	<b>1,56,997</b>	<b>6,33,381</b>	<b>1,65,784</b>	<b>6,59,419</b>
Add Claims Outstanding at the end of the year	71,809	71,809	3,961	3,961	1,728	1,728	2,180	2,180	359	359	37,551	37,551	26	26	21,727	21,727	13,50,529	13,50,531	13,82,799	13,82,799
Less Claims Outstanding at the beginning of the year	69,908	53,539	4,918	3,810	1,790	1,868	2,655	1,975	366	365	43,720	40,374	26	23	22,654	23,213	13,67,995	12,97,634	14,05,882	13,28,815
<b>Net Incurred Claims</b>	<b>78,626</b>	<b>3,57,202</b>	<b>552</b>	<b>3,797</b>	<b>12</b>	<b>457</b>	<b>(46)</b>	<b>1,119</b>	<b>(3)</b>	<b>4</b>	<b>1,677</b>	<b>28,252</b>	<b>-</b>	<b>7</b>	<b>2,870</b>	<b>16,243</b>	<b>1,39,531</b>	<b>6,86,277</b>	<b>1,42,701</b>	<b>7,13,402</b>
<b>Claims Paid (Direct)</b>																				
<b>-In India</b>	<b>1,24,324</b>	<b>5,91,857</b>	<b>1,719</b>	<b>4,097</b>	<b>86</b>	<b>696</b>	<b>3,138</b>	<b>8,569</b>	<b>4</b>	<b>33</b>	<b>37,980</b>	<b>1,51,455</b>	<b>47</b>	<b>459</b>	<b>17,826</b>	<b>70,590</b>	<b>2,73,934</b>	<b>11,35,782</b>	<b>3,10,798</b>	<b>12,47,300</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)	30,212	30,212	1,564	1,564	1,843	1,843	509	509	200	200	36,028	36,028	11	11	5,553	5,553	8,39,986	8,39,986	8,43,231	8,43,231
Estimates of IBNR and IBNER at the beginning of the period (net)	35,282	28,870	1,553	1,569	1,756	1,731	754	549	200	201	42,003	37,409	13	6	6,214	6,114	8,48,365	7,89,094	8,53,232	7,92,296