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 30 September 2026

FORM NL-5 - CLAIMS SCHEDULE

(Amount in Rs. Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Miscellaneous											
									Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance	
	For the quarter ended Sep 2026	Up to the period ended Sep 2026	For the quarter ended Sep 2026	Up to the period ended Sep 2026	For the quarter ended Sep 2026	Up to the period ended Sep 2026	For the quarter ended Sep 2026	Up to the period ended Sep 2026	For the quarter ended Sep 2026	Up to the period ended Sep 2026	For the quarter ended Sep 2026	Up to the period ended Sep 2026	For the quarter ended Sep 2026	Up to the period ended Sep 2026	For the quarter ended Sep 2026	Up to the period ended Sep 2026	For the quarter ended Sep 2026	Up to the period ended Sep 2026	For the quarter ended Sep 2026	Up to the period ended Sep 2026
Claims Paid (Direct)	34,908	58,735	6,371	12,690	42	113	6,413	12,803	58,851	1,09,944	48,778	82,934	1,07,629	1,92,878	2,16,547	4,00,854	3,360	5,668	1,675	2,940
Add :Re-insurance accepted to direct claims	76	315	-	0	-	0	-	-	-	0	-	0	-	-	-	0	225	225	-	0
Less :Re-insurance Ceded to claims paid	(31,264)	(52,942)	(2,045)	(4,997)	(42)	(113)	(2,087)	(5,110)	(22,523)	(39,644)	(11,765)	(19,188)	(34,288)	(58,832)	(91,921)	(1,74,036)	(894)	(1,285)	(872)	(1,445)
Net Claim Paid	**3,720**	**6,108**	**4,326**	**7,693**	**-**	**-**	**4,326**	**7,693**	**36,328**	**70,300**	**37,013**	**63,746**	**73,341**	**1,34,046**	**1,24,626**	**2,26,818**	**2,691**	**4,608**	**803**	**1,495**
Add Claims Outstanding at the end of the year	27,468	27,468	15,664	15,664	72	72	15,736	15,736	39,562	39,562	11,97,165	11,97,165	12,36,727	12,36,727	92,897	92,897	11,121	11,121	3,675	3,675
Less Claims Outstanding at the beginning of the year	20,798	19,532	14,388	12,206	72	72	14,460	12,278	38,629	33,267	12,03,480	12,00,187	12,42,109	12,33,454	71,398	62,467	11,299	11,174	3,464	2,951
Net Incurred Claims	**10,390**	**14,044**	**5,602**	**11,151**	**-**	**-**	**5,602**	**11,151**	**37,261**	**76,595**	**30,698**	**60,724**	**67,959**	**1,37,319**	**1,46,125**	**2,57,248**	**2,513**	**4,555**	**1,014**	**2,219**
Claims Paid (Direct)																				
-In India	**34,908**	**58,735**	**6,371**	**12,690**	**42**	**113**	**6,413**	**12,803**	**58,851**	**1,09,944**	**48,778**	**82,934**	**1,07,629**	**1,92,878**	**2,16,547**	**4,00,854**	**3,360**	**5,668**	**1,675**	**2,940**
-Outside India	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Estimates of IBNR and IBNER at the end of the period (net)	**495**	**495**	**3,631**	**3,631**	**48**	**48**	**3,679**	**3,679**	**6,228**	**6,228**	**7,90,661**	**7,90,661**	**7,96,889**	**7,96,889**	**45,233**	**45,233**	**5,570**	**5,570**	**1,516**	**1,516**
Estimates of IBNR and IBNER at the beginning of the period (net)	**544**	**552**	**3,264**	**3,255**	**48**	**48**	**3,312**	**3,303**	**6,293**	**6,239**	**7,94,662**	**7,88,940**	**8,00,955**	**7,95,179**	**25,952**	**27,573**	**5,641**	**5,738**	**1,241**	**1,184**

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Miscellaneous											
									Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance	
	For the quarter ended Sep 2025	Up to the period ended Sep 2025	For the quarter ended Sep 2025	Up to the period ended Sep 2025	For the quarter ended Sep 2025	Up to the period ended Sep 2025	For the quarter ended Sep 2025	Up to the period ended Sep 2025	For the quarter ended Sep 2025	Up to the period ended Sep 2025	For the quarter ended Sep 2025	Up to the period ended Sep 2025	For the quarter ended Sep 2025	Up to the period ended Sep 2025	For the quarter ended Sep 2025	Up to the period ended Sep 2025	For the quarter ended Sep 2025	Up to the period ended Sep 2025	For the quarter ended Sep 2025	Up to the period ended Sep 2025
Claims Paid (Direct)	30,934	53,467	6,608	10,097	4	14	6,612	10,111	50,782	93,958	37,026	65,896	87,808	1,59,854	1,89,365	3,46,965	3,341	5,527	1,165	2,305
Add :Re-insurance accepted to direct claims	-	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	(26,765)	(46,368)	(2,389)	(3,155)	(4)	(14)	(2,393)	(3,169)	(14,893)	(27,606)	(7,338)	(12,549)	(22,231)	(40,155)	(1,02,292)	(1,88,097)	(540)	(868)	(709)	(1,285)
Net Claim Paid	**4,169**	**7,121**	**4,219**	**6,942**	**-**	**-**	**4,219**	**6,942**	**35,889**	**66,352**	**29,688**	**53,347**	**65,577**	**1,19,699**	**87,073**	**1,58,868**	**2,801**	**4,659**	**456**	**1,020**
Add Claims Outstanding at the end of the year	24,093	24,093	12,117	12,117	59	59	12,176	12,176	38,865	38,865	11,87,631	11,87,631	12,26,496	12,26,496	58,667	58,667	11,687	11,687	2,755	2,755
Less Claims Outstanding at the beginning of the year	24,152	22,023	10,888	10,178	59	67	10,947	10,245	39,607	34,046	11,80,837	11,77,142	12,20,444	12,11,188	61,446	57,442	12,930	12,813	1,826	1,554
Net Incurred Claims	**4,110**	**9,191**	**5,448**	**8,881**	**-**	**(8)**	**5,448**	**8,873**	**35,147**	**71,171**	**36,482**	**63,836**	**71,629**	**1,35,007**	**84,294**	**1,60,093**	**1,558**	**3,533**	**1,385**	**2,221**
Claims Paid (Direct)																				
-In India	**30,934**	**53,467**	**6,608**	**10,097**	**4**	**14**	**6,612**	**10,111**	**50,782**	**93,958**	**37,026**	**65,896**	**87,808**	**1,59,854**	**1,89,365**	**3,46,965**	**3,341**	**5,527**	**1,165**	**2,305**
-Outside India	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Estimates of IBNR and IBNER at the end of the period (net)	**575**	**575**	**2,614**	**2,614**	**48**	**48**	**2,662**	**2,662**	**6,689**	**6,689**	**7,71,295**	**7,71,295**	**7,77,983**	**7,77,983**	**28,255**	**28,255**	**6,020**	**6,020**	**1,468**	**1,468**
Estimates of IBNR and IBNER at the beginning of the period (net)	**565**	**549**	**2,647**	**2,648**	**48**	**48**	**2,695**	**2,696**	**5,439**	**6,546**	**7,62,587**	**7,57,520**	**7,68,026**	**7,64,067**	**26,837**	**23,173**	**6,176**	**6,143**	**889**	**896**

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 30 September 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 Sep 2026	Up to the period ended Sep 2026	For the quarter ended Sep 2026	Up to the period ended Sep 2026	For the quarter ended Sep 2026	Up to the period ended Sep 2026	For the quarter ended Sep 2026	Up to the period ended Sep 2026	For the quarter ended Sep 2026	Up to the period ended Sep 2026	For the quarter ended Sep 2026	Up to the period ended Sep 2026	For the quarter ended Sep 2026	Up to the period ended Sep 2026	For the quarter ended Sep 2026	Up to the period ended Sep 2026	For the quarter ended Sep 2026	Up to the period ended Sep 2026	For the quarter ended Sep 2026	Up to the period ended Sep 2026
Claims Paid (Direct)	2,21,582	4,09,462	715	1,366	387	403	3,051	5,971	301	365	14,172	30,353	282	353	12,927	25,127	3,61,046	6,66,278	4,02,367	7,37,816
Add :Re-insurance accepted to direct claims	225	225	-	0	-	0	326	326	-	0	-	0	-	0	-	0	551	551	627	866
Less :Re-insurance Ceded to claims paid	(93,687)	(1,76,766)	(120)	(220)	(41)	(44)	(3,217)	(5,994)	(267)	(276)	(12,308)	(26,280)	(279)	(350)	(9,272)	(17,261)	(1,53,479)	(2,86,023)	(1,86,830)	(3,44,075)
Net Claim Paid	**1,28,120**	**2,32,921**	**595**	**1,146**	**346**	**359**	**160**	**303**	**34**	**89**	**1,864**	**4,073**	**3**	**3**	**3,655**	**7,866**	**2,08,118**	**3,80,806**	**2,16,164**	**3,94,607**
Add Claims Outstanding at the end of the year	1,07,693	1,07,693	6,542	6,542	2,486	2,486	2,200	2,200	257	257	36,068	36,068	102	102	26,412	26,412	14,18,489	14,18,489	14,61,693	14,61,693
Less Claims Outstanding at the beginning of the year	86,161	76,592	5,781	5,137	2,570	2,323	1,881	1,290	253	255	32,910	37,920	57	50	24,317	22,632	13,96,041	13,79,655	14,31,299	14,11,465
Net Incurred Claims	**1,49,652**	**2,64,022**	**1,356**	**2,551**	**262**	**522**	**479**	**1,213**	**38**	**91**	**5,022**	**2,221**	**48**	**55**	**5,750**	**11,646**	**2,30,566**	**4,19,640**	**2,46,558**	**4,44,835**
Claims Paid (Direct)																				
-In India	**2,21,582**	**4,09,462**	**715**	**1,366**	**387**	**403**	**3,051**	**5,971**	**301**	**365**	**14,172**	**30,353**	**282**	**353**	**12,927**	**25,127**	**3,61,046**	**6,66,278**	**4,02,367**	**7,37,816**
-Outside India	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Estimates of IBNR and IBNER at the end of the period (net)	**52,319**	**52,319**	**2,304**	**2,304**	**1,573**	**1,573**	**549**	**549**	**96**	**96**	**34,346**	**34,346**	**7**	**7**	**7,120**	**7,120**	**8,95,202**	**8,95,202**	**8,99,376**	**8,99,376**
Estimates of IBNR and IBNER at the beginning of the period (net)	**32,834**	**34,494**	**2,189**	**2,177**	**1,343**	**1,465**	**612**	**580**	**96**	**96**	**31,432**	**36,512**	**17**	**14**	**6,180**	**6,395**	**8,75,659**	**8,76,911**	**8,79,516**	**8,80,766**

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 2025	Up to the period ended Sep 2025	For the quarter ended Sep 2025	Up to the period ended Sep 2025	For the quarter ended Sep 2025	Up to the period ended Sep 2025	For the quarter ended Sep 2025	Up to the period ended Sep 2025	For the quarter ended Sep 2025	Up to the period ended Sep 2025	For the quarter ended Sep 2025	Up to the period ended Sep 2025	For the quarter ended Sep 2025	Up to the period ended Sep 2025	For the quarter ended Sep 2025	Up to the period ended Sep 2025	For the quarter ended Sep 2025	Up to the period ended Sep 2025	For the quarter ended Sep 2025	Up to the period ended Sep 2025
Claims Paid (Direct)	1,93,871	3,54,797	773	1,419	70	92	3,534	6,415	18	20	23,768	46,187	124	128	21,273	34,099	3,31,239	6,03,011	3,68,785	6,66,589
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	(1)	-	-	-	-	-	-	-	-	-	(1)	-	21
Less :Re-insurance Ceded to claims paid	(1,03,541)	(1,90,250)	(118)	(212)	(12)	(18)	(3,232)	(6,006)	(4)	(3)	(19,118)	(37,376)	(123)	(127)	(15,550)	(26,176)	(1,63,929)	(3,00,323)	(1,93,087)	(3,49,860)
Net Claim Paid	**90,330**	**1,64,547**	**655**	**1,207**	**58**	**74**	**302**	**408**	**14**	**17**	**4,650**	**8,811**	**1**	**1**	**5,723**	**7,923**	**1,67,310**	**3,02,687**	**1,75,698**	**3,16,750**
Add Claims Outstanding at the end of the year	73,109	73,109	4,905	4,905	1,588	1,588	3,393	3,393	284	284	37,986	37,986	48	48	22,554	22,554	13,70,363	13,70,363	14,06,632	14,06,632
Less Claims Outstanding at the beginning of the year	76,202	71,809	4,594	3,961	1,736	1,728	2,933	2,180	338	359	35,189	37,551	34	26	23,636	21,727	13,65,106	13,50,529	14,00,205	13,82,797
Net Incurred Claims	**87,237**	**1,65,847**	**966**	**2,151**	**(90)**	**(66)**	**762**	**1,621**	**(40)**	**(58)**	**7,447**	**9,246**	**15**	**23**	**4,641**	**8,750**	**1,72,567**	**3,22,521**	**1,82,125**	**3,40,585**
Claims Paid (Direct)																				
-In India	**1,93,871**	**3,54,797**	**773**	**1,419**	**70**	**92**	**3,534**	**6,415**	**18**	**20**	**23,768**	**46,187**	**124**	**128**	**21,273**	**34,099**	**3,31,239**	**6,03,011**	**3,68,785**	**6,66,589**
-Outside India	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Estimates of IBNR and IBNER at the end of the period (net)	**35,743**	**35,743**	**1,770**	**1,770**	**1,681**	**1,681**	**579**	**579**	**96**	**96**	**35,870**	**35,870**	**13**	**13**	**5,391**	**5,391**	**8,59,126**	**8,59,126**	**8,62,364**	**8,62,364**
Estimates of IBNR and IBNER at the beginning of the period (net)	**33,901**	**30,212**	**1,572**	**1,564**	**1,830**	**1,843**	**516**	**509**	**182**	**200**	**33,498**	**36,028**	**12**	**11**	**5,603**	**5,553**	**8,45,140**	**8,39,986**	**8,48,400**	**8,43,231**