

FORM NL-5 - CLAIMS SCHEDULE
CLAIMS INCURRED (NET)

(₹ '000)

| Particulars | | For the quarter ended March 2017 | Up to the period ended March 2017 | For the quarter ended March 2016 | Up to the period ended March 2016 |
|---|--|-------------------------------------|--------------------------------------|-------------------------------------|--------------------------------------|
| | Claims Paid | | | | |
| | Direct | 641,68,53.25 | 885,33,90.16 | 981,66,46.88 | 1122,84,07.27 |
| | Add : Reinsurance accepted | - | - | - | - |
| | Less : Reinsurance ceded | 155,16,39.84 | 216,25,09.68 | 586,45,11.17 | 616,63,70.57 |
| | Less : | | | | |
| | Recovered during the period | 47,67,37.29 | 131,34,11.51 | 38,13,43.26 | 114,03,29.38 |
| | Less : Share of reinsurer | 6,56,88.66 | 24,21,95.97 | 7,58,44.68 | 20,79,66.68 |
| | | 41,10,48.63 | 107,12,15.54 | 30,54,98.58 | 93,23,62.70 |
| | | | | | |
| | Net Claims paid (A) | 445,41,64.78 | 561,96,64.94 | 364,66,37.13 | 412,96,74.00 |
| | | | | | |
| | Add : Claims Outstanding at the end of the period (net of reinsurance) | (193,93,02.37) | 4879,27,35.21 | 26,20,37.87 | 4398,27,18.21 |
| | Minus provision for recovery (net of reinsurance) | 12,92.30 | 12,92.30 | 2,46,27.03 | 13,81,12.17 |
| | (B) | (194,05,94.67) | 4879,14,42.91 | 23,74,10.84 | 4384,46,06.04 |
| | Less : Claims Outstanding at the beginning (net of reinsurance) | (0.01) | 4398,27,18.21 | - | 3807,98,77.36 |
| | Minus Provision for recovery (net of reinsurance) | - | 13,81,12.17 | - | 11,18,47.51 |
| | (C) | (0.01) | 4384,46,06.04 | - | 3796,80,29.85 |
| | | | | | |
| | | | | | |
| Total Claims Incurred (A + B - C) | | 251,35,70.12 | 1056,65,01.81 | 388,40,47.97 | 1000,62,50.19 |