

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

(₹ '000)

Particulars	For the period ended March 2018	Up to the period ended March 2018	For the period ended March 2017	Up to the period ended March 2017
Claims Paid				
Direct	520,66,88.15	1283,16,55.91	641,68,53.25	885,33,90.16
Add : Reinsurance accepted	-	-	-	-
Less : Reinsurance ceded	213,54,78.68	471,80,34.72	155,16,39.84	216,25,09.68
Less :				
Recovered during the period	84,61,34.95	185,61,14.03	47,67,37.29	131,34,11.51
Less : Share of reinsurer	20,65,93.27	46,09,70.75	6,56,88.66	24,21,95.97
	63,95,41.68	139,51,43.28	41,10,48.63	107,12,15.54
Net Claims paid (A)	243,16,67.79	671,84,77.91	445,41,64.78	561,96,64.94
Add : Claims Outstanding at the end of the period (net of reinsurance)	29,97,95.57	5345,88,46.99	(193,93,02.37)	4879,27,35.21
Minus provision for recovery (net of reinsurance)	-	-	12,92.30	12,92.30
(B)	29,97,95.57	5345,88,46.99	(194,05,94.67)	4879,14,42.91
Less : Claims Outstanding at the beginning (net of reinsurance)	-	4879,27,35.21	(0.01)	4398,27,18.21
Minus Provision for recovery (net of reinsurance)	-	12,92.30	-	13,81,12.17
(C)	-	4879,14,42.91	(0.01)	4384,46,06.04
Total Claims Incurred (A + B - C)	273,14,63.36	1138,58,81.99	251,35,70.12	1056,65,01.81

<https://www.ecgc.in>