

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

(₹ '000)

Particulars	For the quarter ended June 2017	Up to the period ended June 2017	For the quarter ended June 2016	Up to the period ended June 2016
Claims Paid				
Direct	301,66,06.86	301,66,06.86	61,57,50.31	61,57,50.31
Add : Reinsurance accepted	-	-	-	-
Less : Reinsurance ceded	121,36,43.60	121,36,43.60	15,61,48.98	15,61,48.98
Less :				
Recovered during the period	23,05,23.58	23,05,23.58	43,78,81.14	43,78,81.14
Less : Share of reinsurer	5,15,01.59	5,15,01.59	8,03,04.34	8,03,04.34
	17,90,21.99	17,90,21.99	35,75,76.80	35,75,76.80
Net Claims paid ( A )	162,39,41.27	162,39,41.27	10,20,24.53	10,20,24.53
Add : Claims Outstanding at the end of the period (net of reinsurance)	4817,47,97.02	4817,47,97.02	4392,46,75.35	4392,46,75.35
Minus provision for recovery (net of reinsurance)	-	-	2,46,19.64	2,46,19.64
( B )	4817,47,97.02	4817,47,97.02	4390,00,55.71	4390,00,55.71
Less : Claims Outstanding at the beginning (net of reinsurance)	4,87,92,735.21	4879,27,35.21	4,39,82,718.21	4398,27,18.21
Minus Provision for recovery (net of reinsurance)	12,92.30	12,92.30	1,38,112.17	13,81,12.17
( C )	4,87,91,442.91	4879,14,42.91	4,38,44,606.04	4384,46,06.04
<b>Total Claims Incurred ( A + B - C)</b>	<b>100,72,95.38</b>	<b>100,72,95.38</b>	<b>15,74,74.20</b>	<b>15,74,74.20</b>