

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

(₹ '000)

Particulars	For the period ended March 2019	Up to the period ended March 2019	For the period ended March 2018	Up to the period ended March 2018
Claims Paid				
Direct	481,40,61.36	1013,30,71.71	520,66,88.15	1283,16,55.91
Add : Reinsurance accepted	-	-	-	-
Less : Reinsurance ceded	156,67,88.40	292,70,68.13	213,54,78.68	471,80,34.72
Less :				
Recovered during the period	58,59,94.29	150,82,70.98	84,61,34.95	185,61,14.03
Less : Share of reinsurer	20,73,06.54	39,55,68.37	20,65,93.27	46,09,70.75
	37,86,87.75	111,27,02.61	63,95,41.68	139,51,43.28
Net Claims paid ( A )	286,85,85.21	609,33,00.97	243,16,67.79	671,84,77.91
Add : Claims Outstanding at the end of the period (net of reinsurance)	(62,82,49.06)	5877,71,65.60	29,97,95.57	5345,88,46.99
Minus provision for recovery (net of reinsurance)	-	-	-	-
( B )	(62,82,49.06)	5877,71,65.60	29,97,95.57	5345,88,46.99
Less : Claims Outstanding at the beginning (net of reinsurance)	-	5345,88,46.99	-	4879,27,35.21
Minus Provision for recovery (net of reinsurance)	-	-	-	12,92.30
( C )	-	5345,88,46.99	-	4879,14,42.91
<b>Total Claims Incurred ( A + B - C)</b>	<b>224,03,36.15</b>	<b>1141,16,19.58</b>	<b>273,14,63.36</b>	<b>1138,58,81.99</b>

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