

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

(₹ '000)

Particulars		For the period ended September 2018	Up to the period ended September 2018	For the period ended September 2017	Up to the period ended September 2017
Claims Paid Direct Add : Reinsurance accepted Less : Reinsurance ceded Less : Recovered during the period Less : Share of reinsurer Net Claims paid (A) Add : Claims Outstanding at the end of the period (net of reinsurance) Minus provision for recovery (net of reinsurance) (B) Less : Claims Outstanding at the beginning (net of reinsurance) Minus Provision for recovery (net of reinsurance) (C) Total Claims Incurred (A + B - C)	Claims Paid				
	Direct	155,73,23.49	189,35,21.04	337,63,10.41	639,29,17.27
	Add : Reinsurance accepted	-	-	-	-
	Less : Reinsurance ceded	42,89,64.24	50,40,24.07	103,64,94.24	225,01,37.84
	Less :				
	Recovered during the period	36,73,70.06	57,70,72.15	20,78,21.84	43,83,45.42
	Less : Share of reinsurer	7,72,79.73	11,03,88.29	4,61,38.17	9,76,39.76
		29,00,90.33	46,66,83.86	16,16,83.67	34,07,05.66
	Net Claims paid (A)	83,82,68.92	92,28,13.11	217,81,32.50	380,20,73.77
	Add : Claims Outstanding at the end of the period (net of reinsurance)	58,51,36.46	6018,90,40.23	219,05,82.40	5036,53,79.42
	Minus provision for recovery (net of reinsurance)	-	-	-	-
	(B)	58,51,36.46	6018,90,40.23	219,05,82.40	5036,53,79.42
	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
	Total Claims Incurred (A + B - C)	142,34,05.38	765,30,06.35	436,87,14.90	537,60,10.28

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