

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

(₹ '000)

Particulars	For the period ended March 2020	Up to the period ended March 2020	For the period ended March 2019	Up to the period ended March 2019
Claims Paid				
Direct	109,71,06.95	408,41,21.62	481,40,61.36	1013,30,71.71
Add : Reinsurance accepted	-	-	-	-
Less : Reinsurance ceded	31,12,13.89	118,09,13.69	156,67,88.40	292,70,68.13
Less :				
Recovered during the period	40,13,34.11	166,43,65.31	58,59,94.29	150,82,70.98
Less : Share of reinsurer	10,10,47.21	38,29,53.70	20,73,06.54	39,55,68.37
	30,02,86.90	128,14,11.61	37,86,87.75	111,27,02.61
<b>Net Claims paid ( A )</b>	<b>48,56,06.16</b>	<b>162,17,96.32</b>	<b>286,85,85.21</b>	<b>609,33,00.97</b>
Add : Claims Outstanding at the end of the period (net of reinsurance)	460,51,84.21	6674,15,73.27	(62,82,49.06)	5877,71,65.60
Minus provision for recovery (net of reinsurance)	-	-	-	-
<b>( B )</b>	<b>460,51,84.21</b>	<b>6674,15,73.27</b>	<b>(62,82,49.06)</b>	<b>5877,71,65.60</b>
Less : Claims Outstanding at the beginning (net of reinsurance)	-	5877,71,65.60	-	5345,88,46.99
Minus Provision for recovery (net of reinsurance)	-	-	-	-
<b>( C )</b>	<b>-</b>	<b>5877,71,65.60</b>	<b>-</b>	<b>5345,88,46.99</b>
<b>Total Claims Incurred ( A + B - C )</b>	<b>509,07,90.37</b>	<b>958,62,03.99</b>	<b>224,03,36.15</b>	<b>1141,16,19.58</b>

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