

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

(₹ '000)

Particulars	For the period ended December 2019	Up to the period ended December 2019	For the period ended December 2018	Up to the period ended December 2018
Claims Paid				
Direct	157,96,17.90	298,70,14.67	342,54,89.31	531,90,10.35
Add : Reinsurance accepted	-	-	-	-
Less : Reinsurance ceded	46,11,05.20	86,96,99.80	85,62,55.66	136,02,79.73
Less :				
Recovered during the period	49,05,18.11	126,30,31.20	34,52,04.54	92,22,76.69
Less : Share of reinsurer	6,46,44.96	28,19,06.49	7,78,73.54	18,82,61.83
	42,58,73.15	98,11,24.71	26,73,31.00	73,40,14.86
Net Claims paid (A)	6926,39.55	113,61,90.16	230,19,02.65	322,47,15.76
Add : Claims Outstanding at the end of the period (net of reinsurance)	189,79,25.28	6213,63,89.06	(78,36,25.57)	5940,54,14.66
Minus provision for recovery (net of reinsurance)	-	-	-	-
(B)	189,79,25.28	6213,63,89.06	(78,36,25.57)	5940,54,14.66
Less : Claims Outstanding at the beginning (net of reinsurance)	-	5877,71,65.60	-	5345,88,46.99
Minus Provision for recovery (net of reinsurance)	-	-	-	-
(C)	-	5877,71,65.60	-	5345,88,46.99
Total Claims Incurred (A + B - C)	259,05,64.83	449,54,13.62	151,82,77.08	917,12,83.43

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