

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

(₹ '000)

Particulars	For the period ended June 2020	Up to the period ended June 2020	For the period ended June 2019	Up to the period ended June 2019
Claims Paid				
Direct	202,71,42.98	202,71,42.98	35,71,90.39	35,71,90.39
Add : Reinsurance accepted	-	-	-	-
Less : Reinsurance ceded	54,57,33.27	54,57,33.27	10,79,88.52	10,79,88.52
Less :				
Recovered during the period	23,74,27.95	23,74,27.95	30,10,81.21	30,10,81.21
Less : Share of reinsurer	7,35,91.58	7,35,91.58	5,96,88.79	5,96,88.79
	16,38,36.37	16,38,36.37	24,13,92.42	24,13,92.42
<b>Net Claims paid ( A )</b>	<b>131,75,73.34</b>	<b>131,75,73.34</b>	<b>78,09.45</b>	<b>78,09.45</b>
Add : Claims Outstanding at the end of the period (net of reinsurance)	6899,85,43.78	6899,85,43.78	6021,89,15.81	6021,89,15.81
Minus provision for recovery (net of reinsurance)	-	-	-	-
<b>( B )</b>	<b>6899,85,43.78</b>	<b>6899,85,43.78</b>	<b>6021,89,15.81</b>	<b>6021,89,15.81</b>
Less : Claims Outstanding at the beginning (net of reinsurance)	6674,15,73.27	6674,15,73.27	5877,71,65.60	5877,71,65.60
Minus Provision for recovery (net of reinsurance)	-	-	-	-
<b>( C )</b>	<b>6674,15,73.27</b>	<b>6674,15,73.27</b>	<b>58,777,165.60</b>	<b>5877,71,65.60</b>
<b>Total Claims Incurred ( A + B - C)</b>	<b>357,45,43.85</b>	<b>357,45,43.85</b>	<b>144,95,59.66</b>	<b>144,95,59.66</b>

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