

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

(₹ '000)

Particulars	For the period ended September 2020	Up to the period ended September 2020	For the period ended September 2019	Up to the period ended September 2019
Claims Paid				
Direct	207,31,62.29	410,03,05.27	105,02,06.38	140,73,96.77
Add : Reinsurance accepted	-	-	-	-
Less : Reinsurance ceded	57,48,65.36	112,05,98.63	30,06,06.08	40,85,94.60
Less :				
Recovered during the period	13,60,93.53	37,35,21.48	47,14,31.88	77,25,13.09
Less : Share of reinsurer	5,73,50.00	13,09,41.58	15,75,72.74	21,72,61.53
	7,87,43.53	24,25,79.90	31,38,59.14	55,52,51.56
Net Claims paid (A)	141,95,53.40	273,71,26.74	43,57,41.16	44,35,50.61
Add : Claims Outstanding at the end of the period (net of reinsurance)	201,78,69.31	7101,64,13.09	1,95,47.97	6023,84,63.78
Minus provision for recovery (net of reinsurance)	-	-	-	-
(B)	201,78,69.31	7101,64,13.09	1,95,47.97	6023,84,63.78
Less : Claims Outstanding at the beginning (net of reinsurance)	-	6674,15,73.27	-	5877,71,65.60
Minus Provision for recovery (net of reinsurance)	-	-	-	-
(C)	-	6674,15,73.27	-	5877,71,65.60
Total Claims Incurred (A + B - C)	343,74,22.71	701,19,66.56	45,52,89.13	190,48,48.79

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