FORM NL-5-CLAIMS SCHEDULE

(Amount in Rs. Lakhs)

	Miscellaneous - Others Miscellaneous Segment			
Particulars	For the Quarter September 2022	Up to the Quarter September 2022	For the Quarter September 2021	Up to the Quarter September 2021
Claim Paid (Direct)	211,38.94	315,32.16	126,23.29	151,33.77
Add: Re-insurance Accepted to Direct Claims	-	-	-	-
Less: Re-insurance Ceded to Claims Paid	119,18.06	140,32.35	32,98.52	38,96.86
Less:				
Recovered During the Period	12,53.27	38,96.39	18,41.99	41,81.63
Add: Interest Received on Recovery of Claims Paid	2.39	7.08	-	-
Less: Share of Re-insurer	3,02.64	9,12.54	5,02.44	10,94.46
	9,53.02	29,90.93	13,39.55	30,87.17
Net Claims Paid (A)	82,67.86	145,08.88	79,85.22	81,49.74
Add: Claims Outstanding at the end of the year (net of re-insurance)	(342,45.21)	6540,55.10	266,23.10	7552,13.58
Minus provision for recovery (net of re-insurance)	- 1	-	-	-
(B)	(342,45.21)	6540,55.10	266,23.10	7552,13.58
Less: Claims Outstanding at the beginning of the year (net of re-insurance)	-	6992,96.58	-	6885,34.79
Minus Provision for recovery (net of reinsurance)	-	-	-	1.33
(C)	-	6992,96.58	-	6885,33.46
Net Incurred Claims (A + B - C)	(259,77.35)	(307,32.60)	346,08.32	748,29.86
Claim Paid (Direct) - In India	211,38.94	315,32.16	126,23.29	151,33.77
- Outside India	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	(404,37.55)		412,04.06	6249,23.11
Estimates of IBNR and IBNER at the beginning of the period (net)	-	6168,23.49	-	5740,47.70
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