## FORM NL-5-CLAIMS SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Miscellaneous - Others Miscellaneous Segment			
	For the Quarter September 2023	Up to the Quarter September 2023	For the Quarter September 2022	Up to the Quarter September 2022
Claim Paid (Direct)	155,10.84	183,08.26	211,38.94	315,32.16
Add: Re-insurance Accepted to Direct Claims	-	-	-	-
Less: Re-insurance Ceded to Claims Paid	30,36.58	36,52.80	119,18.06	140,32.35
Less:				
Recovered During the Period	35,77.66	69,36.81	12,53.27	38,96.39
Add: Interest Received on Recovery of Claims Paid	-	0.82	2.39	7.08
Less: Share of Re-insurer	11,19.07	19,61.20	3,02.64	9,12.54
	24,58.59	49,76.43	9,53.02	29,90.93
Net Claims Paid (A)	100,15.67	96,79.03	82,67.86	145,08.88
Add: Claims Outstanding at the end of the year (net of re-insurance)	(587,48.79)	5290,23.48	(342,45.21)	6540,55.10
Minus provision for recovery (net of re-insurance)	-	-	-	-
(B)	(587,48.79)	5290,23.48	(342,45.21)	6540,55.10
Less: Claims Outstanding at the beginning of the year (net of re-insurance)	-	5929,31.09	-	6992,96.58
Minus Provision for recovery (net of reinsurance)	-	-	-	-
(C)	-	5929,31.09	-	6992,96.58
Net Incurred Claims (A + B - C)	(487,33.12)	(542,28.58)	(259,77.35)	(3,07,32.60)
Claim Paid (Direct) - In India	155,10.84	183,08.26	211,38.94	315,32.16
- Outside India	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	(440,13.30)	4935,09.66	(404,37.55)	5708,62.18
Estimates of IBNR and IBNER at the beginning of the period (net)	-	5572,29.75	-	6168,23.49
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