

FORM NL-5-CLAIMS SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	Miscellaneous - Others Miscellaneous Segment			
		For the Quarter December 2023	Up to the Quarter December 2023	For the Quarter December 2022	Up to the Quarter December 2022
	Claim Paid (Direct)	84,21.85	267,30.11	165,93.19	481,25.35
	Add : Re-insurance Accepted to Direct Claims	-	-	-	-
	Less : Re-insurance Ceded to Claims Paid	18,29.78	54,82.58	35,21.05	175,53.40
	Less :				
	Recovered During the Period	29,56.39	98,93.20	37,86.16	76,82.55
	Add : Interest Received on Recovery of Claims Paid	14.33	15.15	-	7.08
	Less : Share of Re-insurer	9,07.68	28,68.88	8,63.33	17,75.87
		20,63.04	70,39.47	29,22.83	59,13.76
	Net Claims Paid (A)	45,29.03	142,08.06	101,49.31	246,58.19
	Add : Claims Outstanding at the end of the year (net of re-insurance)	(194,38.00)	5095,85.48	(668,33.73)	5872,21.37
	Minus provision for recovery (net of re-insurance)	-	-	-	-
	(B)	(194,38.00)	5095,85.48	(668,33.73)	5872,21.37
	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)	(149,08.97)	(691,37.55)	(566,84.42)	(8,74,17.02)
	Claim Paid (Direct)				
	- In India	84,21.85	267,30.11	165,93.19	481,25.35
	- Outside India	-	-	-	-
	Estimates of IBNR and IBNER at the end of the period (net)	(242,18.83)	4692,90.83	(454,52.09)	5254,10.09
	Estimates of IBNR and IBNER at the beginning of the period (net)	-	5572,29.75	-	6168,23.49

Date of upload: 12/02/2024

Version: 1.1

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