

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

(₹ '000)

Particulars	For the Quarter ended Mar 2012	Up to the period ended Mar 2012	For the Quarter ended Mar 2011	Up to the period ended Mar 2011
Claims Paid				
Direct	314,87,18.70	713,03,22.70	238,18,90.59	620,52,71.60
Add : Reinsurance accepted				
Less : Reinsurance ceded	66,93,25.30	125,90,93.74	70,09,84.02	160,23,79.61
Less :				
Recovered during the year	168,63,27.28	168,63,27.28	136,06,65.06	136,06,65.06
Less : Share of reinsurer	30,88,29.78	30,88,29.78	11,45,77.48	11,45,77.48
	34,68,59.65	137,74,97.50	35,69,78.73	124,60,87.58
Net Claims paid ( A )	213,25,33.75	449,37,31.46	132,39,27.85	335,68,04.41
Add : Claims Outstanding at the end of the period (net of reinsurance)	406,46,10.01	2082,33,96.36	(225,11,60.85)	1860,17,37.72
Minus provision for recovery (net of reinsurance)	(6,05,80.63)	17,86,98.32	(4,93,58.30)	25,94,28.80
( B )	412,51,90.64	2064,46,98.04	(220,18,02.54)	1834,23,08.92
Less : Claims Outstanding at the beginning (net of reinsurance)	-	1860,17,37.72	-	1431,75,68.64
Minus Provision for recovery (net of reinsurance)	-	25,94,28.80	-	19,28,42.13
( C )	-	1834,23,08.92	-	1412,47,26.51
<b>Total Claims Incurred ( A + B - C )</b>	<b>625,77,24.40</b>	<b>679,61,20.58</b>	<b>(87,78,74.71)</b>	<b>757,43,86.80</b>