

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

Figures in (₹ '000)

Particulars	For the Quarter ended September 2011	Upto half year ended September 2011	For the Quarter ended September 2010	Upto half year ended September 2010
Claims Paid				
Direct	1,298,266.61	1,624,905.00	1,325,720.83	2,468,263.73
Add : Reinsurance accepted	-	-	-	-
Less : Reinsurance ceded	196,655.09	277,429.59	559,024.21	843,430.75
Less :				
Recovered during the year	546,438.54	963,494.70	277,871.96	555,668.81
Less : Share of reinsurer	89,554.60	158,941.15	33,163.62	54,324.30
	456,883.94	804,553.55	244,708.34	501,344.51
Net Claims paid (A)	644,727.58	542,921.86	521,988.28	1,123,488.47
Add : Claims Outstanding at the end of the half year (net of reinsurance)	(3,391,290.65)	17,335,496.37	1,874,098.27	17,566,677.58
Minus provision for recovery (net of reinsurance)	(51,950.78)	261,849.26	104,565.31	325,941.91
(B)	(3,339,339.87)	17,073,647.11	1,769,532.96	17,240,735.67
Less : Claims Outstanding at the beginning (net of reinsurance)	-	18,601,737.73	(638,209.67)	14,317,568.63
Minus Provision for recovery (net of reinsurance)	-	259,428.81	(0.01)	192,842.12
(C)	-	18,342,308.92	(638,209.66)	14,124,726.51
Total Claims Incurred (A + B - C)	(2,694,612.29)	(725,739.95)	2,929,730.90	4,239,497.63