

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

(₹ '000)

Particulars		For the Quarter ended June 2013	Up to the period ended June 2013	For the Quarter ended June 2012	Up to the period ended June 2012
	Claims Paid				
	Direct	77,76,65.37	77,76,65.37	96,35,21.38	96,35,21.38
	Add : Reinsurance accepted	-	-	-	-
	Less : Reinsurance ceded	11,34,92.22	11,34,92.22	19,72,67.98	19,72,67.98
	Less :				
	Recovered during the year	37,94,06.34	37,94,06.34	29,50,05.90	29,50,05.90
	Less : Share of reinsurer	6,01,91.26	6,01,91.26	3,09,32.52	3,09,32.52
		31,92,15.08	31,92,15.08	26,40,73.38	26,40,73.38
	Net Claims paid (A)	34,49,58.07	34,49,58.07	50,21,80.02	50,21,80.02
	Add : Claims Outstanding at the end of the period (net of reinsurance)	2717,68,67.88	2717,68,67.88	2140,81,30.63	2140,81,30.63
	Minus provision for recovery (net of reinsurance)	9,83,57.12	9,83,57.12	24,65,43.98	24,65,43.98
	(B)	2707,85,10.76	2707,85,10.76	2116,15,86.65	2116,15,86.65
	Less : Claims Outstanding at the beginning (net of reinsurance)	2,58,81,702.65	2588,17,02.65	2,08,23,396.36	2082,33,96.36
	Minus Provision for recovery (net of reinsurance)	1,56,279.34	15,62,79.34	1,78,698.32	17,86,98.32
	(C)	2,57,25,423.31	2572,54,23.31	2,06,44,698.04	2064,46,98.04
	Total Claims Incurred (A + B - C)	169,80,45.52	169,80,45.52	101,90,68.63	101,90,68.63