

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

(₹ '000)

Particulars	For the period ended September 2019	Up to the period ended September 2019	For the period ended September 2018	Up to the period ended September 2018
Claims Paid				
Direct	105,02,06.38	140,73,96.77	155,73,23.49	189,35,21.04
Add : Reinsurance accepted	-	-	-	-
Less : Reinsurance ceded	30,06,06.08	40,85,94.60	42,89,64.24	50,40,24.07
Less :				
Recovered during the period	47,14,31.88	77,25,13.09	36,73,70.06	57,70,72.15
Less : Share of reinsurer	15,75,72.74	21,72,61.53	7,72,79.73	11,03,88.29
	31,38,59.14	55,52,51.56	29,00,90.33	46,66,83.86
Net Claims paid (A)	4357,41.16	4435,50.61	83,82,68.92	92,28,13.11
Add : Claims Outstanding at the end of the period (net of reinsurance)	1,95,47.97	6023,84,63.78	58,51,36.46	6018,90,40.23
Minus provision for recovery (net of reinsurance)	-	-	-	-
(B)	1,95,47.97	6023,84,63.78	58,51,36.46	6018,90,40.23
Less : Claims Outstanding at the beginning (net of reinsurance)	-	5877,71,65.60	-	5345,88,46.99
Minus Provision for recovery (net of reinsurance)	-	-	-	-
(C)	-	5877,71,65.60	-	5345,88,46.99
Total Claims Incurred (A + B - C)	45,52,89.13	190,48,48.79	142,34,05.38	765,30,06.35

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