

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

(₹ '000)

| Particulars  | For the Quarter<br>ended September<br>2013 | Up to the period<br>ended September<br>2013 | For the Quarter<br>ended September<br>2012 | Up to the period<br>ended September<br>2012 |
|--|--|---|--|---|
| Claims Paid  |  |   |  |   |
| Direct   | 224,53,43.45                               | 302,30,08.82                                | 104,71,55.81                               | 201,06,77.19                                |
| Add : Reinsurance accepted   | -  | -   | -  | -   |
| Less : Reinsurance ceded   | 86,29,28.47                                | 97,64,20.69                                 | 24,38,08.03                                | 44,10,76.01                                 |
| Less :   |  |   |  |   |
| Recovered during the year  | 42,92,49.83                                | 80,86,56.17                                 | 34,31,49.16                                | 63,81,55.06                                 |
| Less : Share of reinsurer  | 6,00,12.19                                 | 12,02,03.45                                 | 4,78,17.95                                 | 7,87,50.47                                  |
|  | 36,92,37.64                                | 68,84,52.72                                 | 29,53,31.21                                | 55,94,04.59                                 |
| Net Claims paid ( A )  | 101,31,77.34                               | 135,81,35.41                                | 50,80,16.57                                | 101,01,96.59                                |
| Add : Claims Outstanding at the end of the period (net of reinsurance) | 158,58,98.56                               | 2876,27,66.44                               | 122,14,13.61                               | 2262,95,44.24                               |
| Minus provision for recovery (net of reinsurance)                      | (8,21,10.24)                               | 1,62,46.88                                  | (45,79.04)                                 | 24,19,64.94                                 |
| ( B )  | 166,80,08.80                               | 2874,65,19.56                               | 122,59,92.65                               | 2238,75,79.30                               |
| Less : Claims Outstanding at the beginning (net of reinsurance)        | -  | 2588,17,02.65                               | -  | 2082,33,96.36                               |
| Minus Provision for recovery (net of reinsurance)                      | -  | 15,62,79.34                                 | -  | 17,86,98.32                                 |
| ( C )  | -  | 2572,54,23.31                               | -  | 2064,46,98.04                               |
| <b>Total Claims Incurred ( A + B - C )</b>                             | <b>268,11,86.14</b>                        | <b>437,92,31.66</b>                         | <b>173,40,09.22</b>                        | <b>275,30,77.85</b>                         |