

FORM NL-5 - CLAIMS SCHEDULE
CLAIMS INCURRED [NET]

	Particulars	FOR THE QUARTER	UP TO THE QUARTER	For the corresponding quarter of the preceeding year	up to the Quarter of the preceeding year
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid				
	Direct claims	4758	8494	1043	1986
	Add Claims Outstanding at the end of the year	10742	38735	3968	17733
	Less Claims Outstanding at the beginning of the year	0	20584	40	4473
	Gross Incurred Claims	15499	26645	4971	15246
	Add :Re-insurance accepted to direct claims	-3130	794	40	415
	Less :Re-insurance Ceded to claims paid	266	3918	40	941
	Total Claims Incurred	12104	23522	4972	14723