

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 prceeding year
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid				
	Direct claims	4427	7138	-879	3737
	Add Claims Outstanding at the end of the year	93577	93577	27994	27994
	Less Claims Outstanding at the beginning of the year	63379	54148	25431	20584
	Gross Incurred Claims	34625	46567	1684	11147
	Add :Re-insurance accepted to direct claims	335	923	3791	3923
	Less :Re-insurance Ceded to claims paid	777	1572	3153	3652
	Total Claims Incurred	34183	45916	2322	11416