

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	4881	12019	4758	8495
	Add Claims Outstanding at the end of the year	20869	114446	10742	38736
	Less Claims Outstanding at the beginning of the year	40	54188	0	20584
	Gross Incurred Claims	25710	72277	15500	26647
	Add :Re-insurance accepted to direct claims	679	1602	-3129	794
	Less :Re-insurance Ceded to claims paid	1122	2694	266	3918
	Total Claims Incurred	25266	71182	12104	23521