

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

	<b>Particulars</b>	<b>FOR THE QUARTER</b>	<b>UP TO THE QUARTER</b>	<b>For the corresponding quarter of the preceeding year</b>	<b>up to the Quarter of the preceeding year</b>
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid				
	Direct claims	21450	33470	2446	10941
	Add Claims Outstanding at the end of the year	-28416	86030	15414	54150
	Less Claims Outstanding at the beginning of the year	-38	54150	-1	20583
	Gross Incurred Claims	-6928	65349	17862	44509
	Add :Re-insurance accepted to direct claims	31386	32988	544	1338
	Less :Re-insurance Ceded to claims paid	4872	7566	245	4163
	<b>Total Claims Incurred</b>	<b>19587</b>	<b>90772</b>	<b>18162</b>	<b>41683</b>