

FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET] FOR QUARTER ENDED 31ST DECEMBER 2014

	Particulars	FOR THE QUARTER	UP TO THE QUARTER	For the corresponding quarter of the preceeding year	up to the Quarter of the pceeding year
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid				
	Direct claims	20,744	68,119	18,893	62,504
	Add Claims Outstanding at the end of the year	1,19,289	1,19,289	1,51,681	1,51,681
	Less Claims Outstanding at the beginning of the year	1,50,394	1,19,557	1,15,450	86,032
	Gross Incurred Claims	(10,361)	67,851	55,124	1,28,153
	Add :Re-insurance accepted to direct claims	(2,603)	2,488	282	290
	Less :Re-insurance Ceded to claims paid	23,849	28,552	2,210	6,595
	<b>Total Claims Incurred</b>	<b>(36,813)</b>	<b>41,787</b>	<b>53,195</b>	<b>1,21,848</b>