

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000)

Particulars	For the Quarter ended 31.Mar.18	For the Year ended 31.Mar.18	For the Quarter ended 31.Mar.17	For the Year ended 31.Mar.17
CLAIMS PAID				
Direct claims	5,824,477	21,588,535	4,392,282	14,870,947
Add: Claims Outstanding at the end of the year	2,295,129	2,295,129	1,721,003	1,721,003
Less: Claims Outstanding at the beginning of the year	2,450,294	1,721,003	1,944,819	1,417,026
Gross Incurred Claims	5,669,311	22,162,660	4,168,466	15,174,924
Add: Re-insurance accepted	(1,135)	(794)	(24)	1,536
Less: Re-insurance ceded	1,229,889	5,241,709	931,948	3,609,375
TOTAL CLAIMS PAID	4,438,287	16,920,158	3,236,495	11,567,085

All claims paid, less reinsurance, are to claimants in India.