

Religare Health Insurance Company LimitedIRDA Registration number **148** dated **26 April, 2012****FORM NL-5 CLAIMS SCHEDULE****CLAIMS INCURRED [NET]**

Particulars	For the Quarter ended 31st March, 2020			Upto the Quarter ended 31st March, 2020			For the Quarter ended 31st March, 2019			Upto the Quarter ended 31st March, 2019		
	Health	PA	Total	Health	PA	Total	Health	PA	Total	Health	PA	Total
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid												
Direct claims	2,632,166	156,766	2,788,932	12,374,284	323,347	12,697,631	2,983,937	41,563	3,025,500	7,786,266	122,012	7,908,278
Add: Claims Outstanding at the end of the Year *	2,271,801	353,720	2,625,521	2,271,801	353,720	2,625,521	1,417,373	230,214	1,647,587	1,417,373	230,214	1,647,587
Less: Claims Outstanding at the beginning of the Year *	2,077,708	334,905	2,412,613	1,417,373	230,214	1,647,587	1,569,279	188,779	1,758,058	1,032,859	119,172	1,152,031
Gross Incurred Claims	2,826,259	175,581	3,001,840	13,228,712	446,853	13,675,565	2,832,031	82,998	2,915,029	8,170,781	233,054	8,403,835
Add : Re-insurance accepted to direct claims	38,949	-	38,949	195,925	-	195,925	23,462	-	23,462	174,767	-	174,767
Less : Re-insurance Ceded to claims paid	739,974	54,423	794,397	4,854,835	97,207	4,952,042	1,323,293	9,851	1,333,144	2,524,486	27,402	2,551,887
Total Claims Incurred	2,125,234	121,158	2,246,392	8,569,802	349,646	8,919,448	1,532,201	73,147	1,605,348	5,821,062	205,653	6,026,714

*Net of Reinsurance