

PERIODIC DISCLOSURES

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

Particulars	Fire	Marine			Miscellaneous									Total
		Marine Cargo	Marine Others	Marine Total	Motor	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Miscellaneous	
		2005-06	2005-06	2005-06	2005-06	2005-06	2005-06	2005-06	2005-06	2005-06	2005-06	2005-06	2005-06	
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid														
Direct claims	2,594,180	590,288	72,355	662,643	1,163,278	6,102	1,963	392,609	5,547	659,572	1,714,183	483,157	4,426,411	7,683,234
Add Claims Outstanding at the end of the year*	67,937	88,654	24,759	113,413	568,269	1,564	386	45,253	534	134,743	206,826	105,870	1,063,445	1,244,795
Less Claims Outstanding at the beginning of the year*	45,233	69,551	12,520	82,071	145,363	925	1,214	61,532	208	31,759	67,593	51,036	359,630	486,934
Gross Incurred Claims														
Add :Re-insurance accepted to direct claims	98	-	-	-	11,134	-	-	-	-	10,253	-	-	21,387	21,485
Less :Re-insurance Ceded to claims paid	2,446,836	423,128	68,981	492,109	278,789	1,221	1,796	315,711	5,344	467,251	341,982	219,044	1,631,138	4,570,083
Total Claims Incurred	170,146	186,263	15,613	201,876	1,318,529	5,520	(661)	60,619	529	305,558	1,511,434	318,947	3,520,475	3,892,497

* In accordance with the guidelines, Claims Outstanding is furnished on net basis.

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Particulars	Fire	Marine			Miscellaneous									Total
		Marine Cargo	Marine Others	Marine Total	Motor	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Miscellaneous	
		2004-05	2004-05	2004-05	2004-05	2004-05	2004-05	2004-05	2004-05	2004-05	2004-05	2004-05	2004-05	
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid														
Direct claims	619,450	394,462	33,007	427,469	208,202	8,435	1,280	286,332	4,501	170,412	615,527	279,520	1,574,209	2,621,128
Add Claims Outstanding at the end of the year*	45,233	69,551	12,520	82,071	145,363	925	1,214	61,532	208	31,759	67,593	51,036	359,630	486,934
Less Claims Outstanding at the beginning of the year*	61,662	42,936	2,694	45,630	32,944	424	598	42,666	308	9,588	34,950	42,987	164,465	271,757
Gross Incurred Claims														
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	15,958	-	-	15,958	15,958
Less :Re-insurance Ceded to claims paid	458,561	229,771	23,457	253,228	41,471	1,709	1,230	179,832	4,501	108,559	125,965	129,585	592,852	1,304,641
Total Claims Incurred	144,460	191,306	19,376	210,682	279,150	7,227	666	125,366	(100)	99,982	522,205	157,984	1,192,480	1,547,623

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