

PERIODIC DISCLOSURES

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

Particulars	Fire	Marine			Miscellaneous											Total
		Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Miscellaneous	
		For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																
Direct claims	394,481	308,550	50,312	358,862	1,779,403	765,177	2,544,580	8,061	38,937	142,091	847	183,565	2,713,351	541,532	6,172,964	6,926,307
Add : Claims Outstanding at the end of the period	4,351,592	817,480	1,255,277	2,072,757	2,028,112	11,913,811	13,941,923	48,186	45,845	1,252,133	750,798	387,936	2,717,229	1,361,947	20,505,997	26,930,346
Less : Claims Outstanding at the beginning of the period	4,252,940	628,653	1,214,306	1,842,959	2,041,130	11,047,845	13,088,975	49,097	19,188	1,223,491	774,021	369,508	2,505,071	1,614,187	19,643,538	25,739,437
Gross Incurred Claims	493,133	497,377	91,284	588,660	1,766,385	1,631,143	3,397,528	7,150	65,594	170,733	(22,376)	201,993	2,925,509	289,292	7,035,423	8,117,216
Add : Re-insurance accepted to direct claims	244,520	21	80,261	80,282	-	826,417	826,417	-	-	(7,401)	79,084	-	-	-	898,100	1,222,901
Less : Re-insurance Ceded to claims paid *	566,606	388,802	169,661	558,463	175,363	1,123,792	1,299,155	1,573	7,265	121,635	40,503	119,496	582,670	163,884	2,336,181	3,461,250
Total Claims Incurred	171,047	108,596	1,884	110,479	1,591,022	1,333,768	2,924,790	5,577	58,329	41,697	16,205	82,497	2,342,839	125,408	5,597,342	5,878,868

* Includes reinsurance ceded to claims outstanding

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		Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Miscellaneous	
		For Q2 2009-10	For Q2 2009-10	For Q2 2009-10	For Q2 2009-10	For Q2 2009-10	For Q2 2009-10	For Q2 2009-10	For Q2 2009-10	For Q2 2009-10	For Q2 2009-10	For Q2 2009-10	For Q2 2009-10	For Q2 2009-10	For Q2 2009-10	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																
Direct claims	266,453	150,556	649,740	800,296	1,673,153	615,725	2,288,878	5,404	24,832	108,643	72,085	419,301	2,076,265	206,744	5,202,152	6,268,901
Add : Claims Outstanding at the end of the period*	679,689	130,810	236,125	366,935	1,385,861	9,383,919	10,769,780	29,382	31,794	217,492	7,221	421,689	1,314,053	346,929	13,138,340	14,184,964
Less : Claims Outstanding at the beginning of the period*	665,969	133,266	435,470	568,736	1,373,360	8,431,195	9,804,555	26,869	19,623	217,535	7,737	454,326	1,535,514	341,830	12,407,989	13,642,694
Gross Incurred Claims	280,173	148,100	450,395	598,495	1,685,654	1,568,449	3,254,103	7,917	37,003	108,600	71,569	386,664	1,854,804	211,843	5,932,503	6,811,171
Add : Re-insurance accepted to direct claims	1,129	205	-	205	32	-	32	-	-	13,109	-	10,906	34,034	-	58,081	59,415
Less : Re-insurance Ceded to claims paid	128,418	110,751	416,068	526,819	436,932	413,972	850,904	1,030	3,109	81,754	71,517	308,910	375,316	108,210	1,800,750	2,455,987
Total Claims Incurred	152,884	37,554	34,327	71,881	1,248,754	1,154,477	2,403,231	6,887	33,894	39,955	52	88,660	1,513,522	103,633	4,189,834	4,414,599

* In accordance with the guidelines, claims outstanding is furnished on net basis.

PERIODIC DISCLOSURES

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

Particulars	Fire	Marine			Miscellaneous											Total
		Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Miscellaneous	
		Upto H1 2010-11	Upto H1 2010-11	Upto H1 2010-11	Upto H1 2010-11	Upto H1 2010-11	Upto H1 2010-11	Upto H1 2010-11	Upto H1 2010-11	Upto H1 2010-11	Upto H1 2010-11	Upto H1 2010-11	Upto H1 2010-11	Upto H1 2010-11	Upto H1 2010-11	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																
Direct claims	1,179,738	437,065	66,803	503,868	3,513,015	1,450,324	4,963,339	13,869	144,242	292,728	1,153	371,885	5,059,026	994,999	11,841,241	13,524,847
Add : Claims Outstanding at the end of the period	4,351,592	817,480	1,255,277	2,072,757	2,028,112	11,913,811	13,941,923	48,186	45,845	1,252,133	750,798	387,936	2,717,229	1,361,947	20,505,997	26,930,346
Less : Claims Outstanding at the beginning of the period	4,822,015	673,888	1,214,609	1,888,497	1,925,499	10,213,481	12,138,980	43,492	8,759	1,365,068	698,080	397,414	2,105,943	1,589,016	18,346,752	25,057,263
Gross Incurred Claims	709,315	580,657	107,471	688,128	3,615,628	3,150,654	6,766,282	18,563	181,328	179,793	53,871	362,407	5,670,312	767,930	14,000,486	15,397,929
Add : Re-insurance accepted to direct claims	247,679	8,169	8,119,482	8,127,651	-	1,652,834	1,652,834	-	-	(7,401)	79,084	-	-	-	1,724,517	10,099,847
Less : Re-insurance Ceded to claims paid *	609,047	423,593	8,198,642	8,622,235	351,491	2,214,447	2,565,938	3,510	20,229	112,323	90,600	218,240	1,176,122	489,838	4,676,800	13,908,082
Total Claims Incurred	347,947	165,233	28,311	193,544	3,264,137	2,589,041	5,853,178	15,053	161,099	60,069	42,355	144,167	4,494,190	278,092	11,048,203	11,589,694

* Includes reinsurance ceded to claims outstanding

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		Upto H1 2009-10	Upto H1 2009-10	Upto H1 2009-10	Upto H1 2009-10	Upto H1 2009-10	Upto H1 2009-10	Upto H1 2009-10	Upto H1 2009-10	Upto H1 2009-10	Upto H1 2009-10	Upto H1 2009-10	Upto H1 2009-10	Upto H1 2009-10	Upto H1 2009-10	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																
Direct claims	811,728	273,861	674,443	948,304	3,122,841	1,135,171	4,258,012	14,315	39,862	209,014	99,700	722,774	3,900,511	505,406	9,749,594	11,509,626
Add : Claims Outstanding at the end of the period*	679,689	130,810	236,125	366,935	1,385,861	9,383,919	10,769,780	29,382	31,794	217,492	7,221	421,689	1,314,053	346,929	13,138,340	14,184,964
Less : Claims Outstanding at the beginning of the period*	706,911	150,156	414,900	565,056	1,136,073	7,485,080	8,621,153	21,952	14,819	221,012	6,470	352,654	1,401,295	301,558	10,940,913	12,212,880
Gross Incurred Claims	784,506	254,515	495,668	750,183	3,372,629	3,034,010	6,406,639	21,745	56,837	205,494	100,451	791,809	3,813,269	550,777	11,947,021	13,481,710
Add : Re-insurance accepted to direct claims	1,129	205	-	205	32	-	32	-	-	14,757	-	10,906	34,034	-	59,729	61,063
Less : Re-insurance Ceded to claims paid	394,399	198,950	436,260	635,210	867,451	732,306	1,599,757	2,812	5,685	155,889	94,126	552,330	690,736	303,590	3,404,925	4,434,534
Total Claims Incurred	391,236	55,770	59,408	115,178	2,505,210	2,301,704	4,806,914	18,933	51,152	64,362	6,325	250,385	3,156,567	247,187	8,601,825	9,108,239

* In accordance with the guidelines, claims outstanding is furnished on net basis.