

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		
		2009-10	2009-10	2009-10	2009-10	2009-10	2009-10	2009-10	2009-10	2009-10	2009-10	2009-10	2009-10	2009-10	2009-10		2009-10
	(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)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid																	
Direct claims	1,654,912	550,176	948,362	1,498,538	6,429,371	2,684,984	9,114,355	33,851	130,439	528,648	243,748	1,129,041	7,652,249	1,014,902	19,847,233	23,000,683	
Add Claims Outstanding at the end of the year*	640,324	168,946	135,086	304,032	1,698,332	10,488,597	12,186,929	38,706	5,002	253,223	9,330	204,597	1,722,019	392,791	14,812,597	15,756,953	
Less Claims Outstanding at the beginning of the year*	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																	
Add :Re-insurance accepted to direct claims	191,314	10,352	-	10,352	4,127	917,181	921,308	-	-	28,011	-	13,122	53,671	-	1,016,112	1,217,778	
Less :Re-insurance Ceded to claims paid	1,121,518	397,016	584,045	981,061	1,507,023	1,812,817	3,319,840	6,409	19,539	411,007	234,105	831,879	1,257,298	553,565	6,633,642	8,736,221	
Total Claims Incurred	658,121	182,302	84,503	266,805	5,488,734	4,792,865	10,281,599	44,196	101,083	177,863	12,503	162,227	6,769,346	552,570	18,101,387	19,026,313	

* 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 OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Miscellaneous		
		2008-09	2008-09	2008-09	2008-09	2008-09	2008-09	2008-09	2008-09	2008-09	2008-09	2008-09	2008-09	2008-09	2008-09		2008-09
	(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)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid																	
Direct claims	2,406,393	540,490	334,868	875,358	5,193,411	1,764,028	6,957,439	25,106	70,163	631,513	61,393	1,594,901	6,523,406	773,944	16,637,865	19,919,616	
Add Claims Outstanding at the end of the year*	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	
Less Claims Outstanding at the beginning of the year*	378,194	92,148	141,877	234,025	909,575	4,100,013	5,009,588	11,819	1,768	153,506	7,300	158,376	795,897	266,717	6,404,971	7,017,190	
Gross Incurred Claims																	
Add :Re-insurance accepted to direct claims	43,003	1,197	-	1,197	3,054	182,193	185,247	-	-	1,635	-	-	-	-	186,882	231,082	
Less :Re-insurance Ceded to claims paid	1,808,321	396,739	260,601	657,340	1,770,316	789,303	2,559,619	4,844	14,115	500,510	54,999	1,308,677	1,234,917	357,684	6,035,365	8,501,026	
Total Claims Incurred	969,792	202,956	347,290	550,246	3,652,647	4,541,985	8,194,632	30,395	69,099	200,144	5,564	480,502	5,893,887	451,101	15,325,324	16,845,362	

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