

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		
		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	
<b>Gross Incurred Claims</b>																	
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	
<b>Total Claims Incurred</b>	<b>969,792</b>	<b>202,956</b>	<b>347,290</b>	<b>550,246</b>	<b>3,652,647</b>	<b>4,541,985</b>	<b>8,194,632</b>	<b>30,395</b>	<b>69,099</b>	<b>200,144</b>	<b>5,564</b>	<b>480,502</b>	<b>5,893,887</b>	<b>451,101</b>	<b>15,325,324</b>	<b>16,845,362</b>	

\* 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		
		2007-08	2007-08	2007-08	2007-08	2007-08	2007-08	2007-08	2007-08	2007-08	2007-08	2007-08	2007-08	2007-08	2007-08		2007-08
	(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	2,549,150	611,034	332,915	943,949	4,557,633	639,866	5,197,499	17,880	567	734,521	21,539	964,207	4,884,418	771,259	12,591,890	16,084,989	
Add Claims Outstanding at the end 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	
Less Claims Outstanding at the beginning of the year*	170,786	75,663	21,938	97,601	676,033	1,121,688	1,797,721	276	1,066	119,317	2,719	172,197	657,381	181,205	2,931,882	3,200,269	
<b>Gross Incurred Claims</b>																	
Add :Re-insurance accepted to direct claims	11,262	-	-	-	-	-	-	-	-	-	-	776	-	-	776	12,038	
Less :Re-insurance Ceded to claims paid	2,188,422	445,956	312,381	758,337	1,572,287	186,596	1,758,883	3,576	114	604,205	18,743	822,801	1,005,984	469,679	4,683,985	7,630,744	
<b>Total Claims Incurred</b>	<b>579,398</b>	<b>181,563</b>	<b>140,473</b>	<b>322,036</b>	<b>3,218,888</b>	<b>3,431,595</b>	<b>6,650,483</b>	<b>25,847</b>	<b>1,155</b>	<b>164,505</b>	<b>7,377</b>	<b>128,361</b>	<b>4,016,950</b>	<b>387,092</b>	<b>11,381,770</b>	<b>12,283,204</b>	

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