

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
	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	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)
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
Gross Incurred Claims																
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
Total Claims Incurred	579,398	181,563	140,473	322,036	3,218,888	3,431,595	6,650,483	25,847	1,155	164,505	7,377	128,361	4,016,950	387,092	11,381,770	12,283,204

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

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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
	2006-07	2006-07	2006-07	2006-07	2006-07	2006-07	2006-07	2006-07	2006-07	2006-07	2006-07	2006-07	2006-07	2006-07	2006-07	2006-07
	(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	1,653,376	527,851	454,610	982,461	2,922,480	131,259	3,053,739	8,337	190	429,969	50,842	783,865	3,975,522	727,643	9,030,107	11,665,944
Add Claims Outstanding at the end 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
Less Claims Outstanding at the beginning of the year*	67,937	88,654	24,759	113,413	374,791	193,478	568,269	1,564	386	45,253	534	134,743	206,826	105,870	1,063,445	1,244,795
Gross Incurred Claims																
Add :Re-insurance accepted to direct claims	13,929	-	-	-	10,368	-	10,368	-	-	-	-	6,555	-	-	16,923	30,852
Less :Re-insurance Ceded to claims paid	1,522,798	407,297	443,763	851,060	915,298	32,002	947,300	1,667	154	371,301	48,992	587,016	794,737	388,851	3,140,018	5,513,876
Total Claims Incurred	247,356	107,563	8,026	115,589	2,318,792	1,027,467	3,346,259	5,382	716	132,732	4,035	240,858	3,631,340	414,127	7,775,449	8,138,394

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