

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	
	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)
Claims paid														
Direct claims	1,653,376	527,851	454,610	982,461	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	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	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	-	-	-	-	6,555	-	-	16,923	30,852
Less :Re-insurance Ceded to claims paid	1,522,798	407,297	443,763	851,060	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	3,346,259	5,382	716	132,732	4,035	240,858	3,631,340	414,127	7,775,449	8,138,394

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

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		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	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.