

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 Q1 2010-11	For Q1 2010-11	For Q1 2010-11	For Q1 2010-11	For Q1 2010-11	For Q1 2010-11	For Q1 2010-11	For Q1 2010-11	For Q1 2010-11	For Q1 2010-11	For Q1 2010-11	For Q1 2010-11	For Q1 2010-11	For Q1 2010-11		For Q1 2010-11
	(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	785,257	128,515	16,491	145,006	1,733,612	685,147	2,418,759	5,808	105,305	150,637	306	188,320	2,345,675	453,467	5,668,277	6,598,540	
Add : Claims Outstanding at the end 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	
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	25,057,264	
<b>Gross Incurred Claims</b>	<b>216,182</b>	<b>83,280</b>	<b>16,188</b>	<b>99,468</b>	<b>1,849,243</b>	<b>1,519,511</b>	<b>3,368,754</b>	<b>11,413</b>	<b>115,734</b>	<b>9,060</b>	<b>76,247</b>	<b>160,414</b>	<b>2,744,803</b>	<b>478,638</b>	<b>6,965,063</b>	<b>7,280,713</b>	
Add : Re-insurance accepted to direct claims	3,159	8,148	8,039,222	8,047,370	-	826,417	826,417	-	-	-	-	-	-	-	826,417	8,876,946	
Less : Re-insurance Ceded to claims paid *	42,441	34,791	8,028,982	8,063,773	176,128	1,090,655	1,266,783	1,937	12,964	(9,312)	50,097	98,744	593,452	325,954	2,340,619	10,446,833	
<b>Total Claims Incurred</b>	<b>176,900</b>	<b>56,637</b>	<b>26,428</b>	<b>83,065</b>	<b>1,673,115</b>	<b>1,255,273</b>	<b>2,928,388</b>	<b>9,476</b>	<b>102,770</b>	<b>18,372</b>	<b>26,150</b>	<b>61,670</b>	<b>2,151,351</b>	<b>152,684</b>	<b>5,450,861</b>	<b>5,710,826</b>	

\* 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 Q1 2009-10	For Q1 2009-10	For Q1 2009-10	For Q1 2009-10	For Q1 2009-10	For Q1 2009-10	For Q1 2009-10	For Q1 2009-10	For Q1 2009-10	For Q1 2009-10	For Q1 2009-10	For Q1 2009-10	For Q1 2009-10	For Q1 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)
Claims paid																
Direct claims	545,275	123,305	24,703	148,008	1,449,688	519,446	1,969,134	8,911	15,030	100,371	27,615	303,473	1,824,246	298,662	4,547,442	5,240,725
Add : Claims Outstanding at the end 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
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
<b>Gross Incurred Claims</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,648</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,648</b>	<b>1,648</b>
Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	1,648	-	-	-	-	1,648	1,648
Less : Re-insurance Ceded to claims paid	265,981	88,199	20,192	108,391	430,519	318,334	748,853	1,782	2,576	74,135	22,609	243,420	315,420	195,380	1,604,175	1,978,547
<b>Total Claims Incurred</b>	<b>238,352</b>	<b>18,216</b>	<b>25,081</b>	<b>43,297</b>	<b>1,256,456</b>	<b>1,147,227</b>	<b>2,403,683</b>	<b>12,046</b>	<b>17,258</b>	<b>24,407</b>	<b>6,273</b>	<b>161,725</b>	<b>1,643,045</b>	<b>143,554</b>	<b>4,411,991</b>	<b>4,693,640</b>

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

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		Upto Q1 2010-11	Upto Q1 2010-11	Upto Q1 2010-11	Upto Q1 2010-11	Upto Q1 2010-11	Upto Q1 2010-11	Upto Q1 2010-11	Upto Q1 2010-11	Upto Q1 2010-11	Upto Q1 2010-11	Upto Q1 2010-11	Upto Q1 2010-11	Upto Q1 2010-11	Upto Q1 2010-11	Upto Q1 2010-11	
	(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)
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	(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)	
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