FORM NL-5-CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

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For The Quarter Ended MARCH 31, 2012	FIRE	MARINE	MARINE			For The Quarter Ended MARCH 31, 2012									
		CARGO	HULL	Motor OD	Motor TP	Workmen's Compensation	Personal		Liability	Engineering	Aviatio	Trade Credit	Others	Total	Grand Total
											- 11	Credit			
Direct claims	67,812	19,731	-	191,892	15,134	1,549	8,140	85,668	6	4,241	-	-	28,430	335,060	422,603
Add Claims Outstanding at the end of the year *	24,782	6,515	-	(108,240)	648,323	2,203	1,072	(32,517)	1,414	15,139	-	-	14,998	542,392	573,689
Less Claims Outstanding at the beginning of the year *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Incurred Claims	92,594	26,246	-	83,652	663,457	3,752	9,212	53,151	1,420	19,380		-	43,428	877,452	996,292
Add :Re-insurance accepted to direct claims	-	· -	-	· -	69,360	, -	-	· -	-	4	-	-	· -	69,364	69,364
Less :Re-insurance Ceded to claims paid	36,192	11,660	-	19,190	8,435	155	2,068	8,567	1	1,513	-	-	4,396	44,325	92,177
Total Claims Incurred	56,402	14,586	-	64,462	724,382	3,597	7,144	44,584	1,419	17,871	-	-	39,032	902,491	973,479

^{*} In accordance with the Format Claim outstanding is furnished on Net basis

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FIRE	MARINE													Up To The Quarter Ended MARCH 31, 2012
ı	CARGO	HOLL	Motor OD	Motor TP	Workmen's			Liability	Engineering	Aviatio		Others	Total	Grand Total
				· ·	Compensation	Accident	Insurance	,		n	Credit			
214,516	56,874	-	655,526	56,186	2,583	23,416	277,971	6	12,527	-	-	81,759	1,109,974	1,381,364
145,434	15,660	-	220,331	1,412,772	7,084	17,393	91,324	1,736	26,955	-	-	79,028	1,856,623	2,017,717
108,054	11,779	-	258,979	436,323	1,643	11,224	79,522	18	11,987	-	-	57,765	857,461	977,294
251,896	60,755		616,878	1,032,635	8,024	29,585	289,773	1,724	27,495			103,022	2,109,136	2,421,787
634	-	-	-	69,360	-	-	-	-	8	-	-	-	69,368	70,002
114,092	38,575	-	65,553	34,188	258	7,658	27,797	1	3,852	-	-	12,183	151,490	304,157
138,438	22,180	-	551,325	1,067,807	7,766	21,927	261,976	1,723	23,651		-	90,839	2,027,014	2,187,632
	214,516 145,434 108,054 251,896 634 114,092	FIRE CARGO 214,516 56,874 145,434 15,660 108,054 11,779 251,896 60,755 114,092 38,575	FIRE CARGO HULL 214,516 56,874 - 145,434 15,660 - 108,054 11,779 - 251,896 60,755 634 - 114,092 38,575 -	FIRE CARGO HULL Motor OD 214,516 56,874 - 655,526 145,434 15,660 - 220,331 108,054 11,779 - 258,979 251,896 60,755 - 616,878 634 61,878 114,092 38,575 - 65,553	FIRE CARGO HULL Motor OD Motor TP 214,516 56,874 - 655,526 56,186 145,434 15,660 - 220,331 1,412,772 108,054 11,779 - 258,979 436,323 251,896 60,755 - 616,878 1,032,635 634 69,360 114,092 38,575 - 65,553 34,188	FIRE CARGO HULL Motor OD Motor TP Compensation 214,516 56,874 - 655,526 56,186 2,583 145,434 15,660 - 220,331 1,412,772 7,084 108,054 11,779 - 258,979 436,323 1,643 251,896 60,755 - 616,878 1,032,635 8,024 634 69,360 - 114,092 38,575 - 65,553 34,188 258	FIRE CARGO HULL Motor OD Motor TP Workmen's Compensation Accident 214,516 56,874 - 655,526 56,186 2,583 23,416 145,434 15,660 - 220,331 1,412,772 7,084 17,393 108,054 11,779 - 258,979 436,323 1,643 11,224 251,896 60,755 - 616,878 1,032,635 8,024 29,585 634 69,360 69,360 114,092 38,575 - 65,553 34,188 258 7,658	FIRE MARINE CARGO MARINE CARGO MARINE HULL Motor OD Motor TP Workmen's Compensation Personal Insurance Health Insurance 214,516 56,874 - 655,526 56,186 2,583 23,416 277,971 145,434 15,660 - 220,331 1,412,772 7,084 17,393 91,324 108,054 11,779 - 258,979 436,323 1,643 11,224 79,522 251,896 60,755 - 616,878 1,032,635 8,024 29,585 289,773 634 - - - 69,360 - - - - 114,092 38,575 - 65,553 34,188 258 7,658 27,797	FIRE CARGO HULL Motor OD Motor TP Compensation Accident Insurance (145,434 15,660 - 220,331 1,412,772 7,084 17,393 91,324 1,736 108,054 11,779 - 258,979 436,323 1,643 11,224 79,522 18 251,896 60,755 - 616,878 1,032,635 8,024 29,585 289,773 1,724 14,092 38,575 - 65,553 34,188 258 7,658 27,797 1	FIRE CARGO HULL Motor OD Motor TP Compensation Personal Accident Insurance Liability Engineering	FIRE CARGO HULL Motor OD Motor TP Workmen's Personal Accident Insurance Liability Engineering Aviatio Notor Notor OD Notor TP Compensation Accident Insurance Liability Engineering Aviatio Notor OD Notor TP Compensation Accident Insurance Liability Engineering Aviatio Notor OD Notor TP Notor OD Notor O	FIRE CARGO HULL Motor OD Motor TP Workmen's Compensation Accident Insurance Liability Engineering Aviatio Trade Credit	FIRE CARGO HULL Motor OD Motor TP Workmen's Compensation Accident Insurance Liability Engineering Aviatio n Trade Others	FIRE CARGO HULL Motor OD Motor TP Compensation Resident Resident

* In accordance with the Format Claim outstanding is furnished on Net basis

FORM NL-5-CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

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For the corresponding quarter of the preceeding Year Ended MARCH 31, 2011	FIRE	MARINE CARGO	MARINE HULL			For the corresponding quarter of the preceeding Year Ended MARCH 31, 2011									
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviatio n	Trade Credit	Others	Total	Grand Total
Direct claims	132,324	12,494	-	185,915	4,038	64	5,918	75,436	-	5,716	-	-	16,693	293,780	438,598
Add Claims Outstanding at the end of the year *	(11,187)	898	-	(1,199)	111,838	(58)	(2,099)	3,568	(84)	2,157	-	-	(487)	113,636	103,347
Less Claims Outstanding at the beginning of the year *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Incurred Claims	121,137	13,392	-	184,716	115,876	6	3,819	79,004	(84)	7,873			16,206	407,416	541,945
Add :Re-insurance accepted to direct claims	15	-	-	-	21,466	-	-	-	-	5	-	-	-	21,471	21,486
Less :Re-insurance Ceded to claims paid	101,584	6,876	-	18,588	2,301	6	348	7,453	-	872	-	-	2,002	31,570	140,030
Total Claims Incurred	19,568	6,516	-	166,128	135,041	-	3,471	71,551	(84)	7,006			14,204	397,317	423,401

^{*} In accordance with the Format Claim outstanding is furnished on Net basis

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Up to the Quarter of the prceeding year Ended MARCH 31, 2011	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS								Up to the Quarter of the prceeding Year year MARCH 31, 2011			
				Motor OD	Motor TP	Workmen's Compensation	Personal		Liability	Engineering	Aviatio	Trade Credit	Others	Total	Grand Total
Direct claims	362.039	28.966		476,893	7.838	207	39.982	220.120		7.063	-" -	Credit -	49.909	802.012	1,193,017
Add Claims Outstanding at the end of the year *	108,054	11,779	-	258,979	436,323	1,643	11,224	79,522	18	11,987	-	-	57,765	857,461	977,294
Less Claims Outstanding at the beginning of the year *	74,110	4,630	-	72,174	107,288	1,262	12,015	53,312	143	2,686	_	-	40,338	289,218	367,958
Gross Incurred Claims	395,983	36,115	-	663,698	336,873	588	39,191	246,330	(125)	16,364	-	-	67,336	1,370,255	1,802,353
Add :Re-insurance accepted to direct claims	501	-	-	-	21,466	-	-	-	-	5	-	-	-	21,471	21,972
Less :Re-insurance Ceded to claims paid	292,809	17,262	-	47,689	4,857	21	9,786	22,012	-	1,007	-	-	7,308	92,680	402,751
Total Claims Incurred	103,675	18,853	-	616,009	353,482	567	29,405	224,318	(125)	15,362	-	-	60,028	1,299,046	1,421,574

^{*} In accordance with the Format Claim outstanding is furnished on Net basis

Notes

a) Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for

b) Claims includes specific claims settlement cost but not expenses of management

c) The surveyor fees, legal and other expenses shall also form part of claims cost.

d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.