## FORM NL-5-CLAIMS SCHEDULE

## CLAIMS INCURRED [NET]

															(₹ '000)
For The Quarter Ended SEPT 30, 2012 FI	FIRE	MARINE	MARINE					MISCELLA	NEOUS						For The Quarter Ended SEPT 30, 2012
		CARGO	HULL	Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviatio n	Trade Credit	Others	Total	Grand Total
Direct claims	52,666	9,732	-	180,396	23,275	84	6,096	84,583	-	3,948	-	-	27,290	325,672	388,070
Add Claims Outstanding at the end of the year *	10,011	2,338	-	32,802	100,633	1,880	2,449	5,236	174	5,776	-	2	19,260	168,212	180,561
Less Claims Outstanding at the beginning of the year *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Incurred Claims	62,677	12,070	-	213,198	123,908	1,964	8,545	89,819	174	9,724	-	2	46,550	493,884	568,631
Add :Re-insurance accepted to direct claims	20	-	-	-	21,348	-	-	-	-	10	-	-	-	21,358	21,378
Less :Re-insurance Ceded to claims paid	25,683	5,188	-	18,040	15,114	8	1,432	8,458	-	1,588	-	-	4,440	49,080	79,951
Total Claims Incurred	37,014	6,882	-	195,158	130,142	1,956	7,113	81,361	174	8,146	-	2	42,110	466,162	510,058

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

Up To The Quarter Ended SEPT 30, 2012	FIRE	MARINE	MARINE HULL					MISCELLA	NEOUS						(₹ '000) Up To The Quarter Ended SEPT 30, 2012
		CARGO	HULL	Motor OD	Motor TP	Workmen's Compensation	Personal Accident		Liability	Engineering	Aviatio n	Trade Credit	Others	Total	Grand Total
Direct claims	102,869	30,958	-	323,494	55,838	334	11,082	150,432	-	7,322	-	-	50,748	599,250	733,077
Add Claims Outstanding at the end of the year *	188,458	16,644	-	324,691	1,578,699	9,455	22,717	117,125	2,048	33,961	-	2	117,941	2,206,639	2,411,741
Less Claims Outstanding at the beginning of the year *	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
Gross Incurred Claims	145,893	31,942	-	427,854	221,765	2,705	16,406	176,233	312	14,328	-	2	89,661	949,266	1,127,101
Add :Re-insurance accepted to direct claims	389	-	-	-	37,826	-	-	-	-	29	-	-	-	37,855	38,244
ess :Re-insurance Ceded to claims paid	59,445	21,511	-	32,349	37,408	32	2,821	15,043	-	3,557	-	-	7,456	98,666	179,622
Total Claims Incurred	86,837	10,431	-	395,505	222,183	2,673	13,585	161,190	312	10,800	-	2	82,205	888,455	985,723

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

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(₹ ′000)

## CLAIMS INCURRED [NET]

(₹ '000)															
For the corresponding quarter of the preceeding Period Ended SEPT 30, 2011	FIRE	MARINE CARGO	MARINE HULL					MISCELLA	NEOUS						For the corresponding quarter of the preceeding Period Ended SEPT 30, 2011
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviatio n	Trade Credit	Others	Total	Grand Total
Direct claims	80,507	12,592	-	183,042	15,431	109	3,952	62,126	-	3,112	-	-	22,585	290,357	383,456
Add Claims Outstanding at the end of the year *	(4,314)	(378)	-	(37,862)	110,398	1,333	(7,923)	8,528	102	(2,393)	-	-	2,582	74,765	70,073
Less Claims Outstanding at the beginning of the year *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Incurred Claims	76,193	12,214	-	145,180	125,829	1,442	(3,971)	70,654	102	719	-	-	25,167	365,122	453,529
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	1	-	-	-	1	1
Less :Re-insurance Ceded to claims paid	61,870	8,729	-	18,017	9,343	11	1,635	6,213	-	319	-	-	4,056	39,594	110,193
Total Claims Incurred	14,323	3,485	-	127,163	116,486	1,431	(5,606)	64,441	102	401	-	-	21,111	325,529	343,337

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

														(₹ ′000)		
														Up to the Quarter of		
	MARINE	MARINE			the prceeding Period											
FIRE														ended SEPT 30, 2011		
	CARGO	HOLL	Motor OD	Motor TP	Workmen's	Personal	Health	Liability	Engineering	Aviatio	Trade	Others	Total	Grand Total		
			MOTOL OD		Compensation	Accident	Insurance	сартту	Linginieering	n	Credit	Oulera	Total	Grand Total		
104,759	28,513	-	318,738	23,032	535	9,297	122,869	-	5,003	-	-	36,887	516,361	649,633		
130,457	9,834	-	304,347	636,153	2,733	17,147	100,497	251	11,311	-	-	74,297	1,146,736	1,287,027		
														1		
108,054	11,779	-	258,979	436,323	1,643	11,224	79,522	18	11,987	-	-	57,765	857,461	977,294		
127,162	26,568	-	364,106	222,862	1,625	15,220	143,844	233	4,327	-	-	53,419	805,636	959,366		
629	-	-	-	-	-	-	-	-	1	-	-	-	1	630		
66,294	19,921	-	31,874	13,785	53	3,584	12,287	-	508	-	-	5,737	67,828	154,043		
61,497	6,647	-	332,232	209,077	1,572	11,636	131,557	233	3,820	-	-	47,682	737,809	805,953		
	130,457 108,054 <b>127,162</b> 629 66,294	104,759         28,513           130,457         9,834           108,054         11,779           127,162         26,568           629         -           66,294         19,921	HRE         CARGO         HULL           104,759         28,513         -           130,457         9,834         -           108,054         11,779         -           127,162         26,568         -           629         -         -           66,294         19,921         -	FIRE         CARGO         HULL         Motor OD           104,759         28,513         -         318,738           130,457         9,834         -         304,347           108,054         11,779         -         258,979           127,162         26,568         -         364,106           629         -         -         -           66,294         19,921         -         31,874	FIRE         CARGO         HULL         Motor OD         Motor TP           104,759         28,513         -         318,738         23,032           130,457         9,834         -         304,347         636,153           108,054         11,779         -         258,979         436,323           127,162         26,568         -         364,106         222,862           629         -         -         -         -           66,294         19,921         -         31,874         13,785	FIRE         CARGO         HULL         Motor OD         Motor TP         Workmen's Compensation           104,759         28,513         -         318,738         23,032         535           130,457         9,834         -         304,347         636,153         2,733           108,054         11,779         -         258,979         436,323         1,643           127,162         26,568         -         364,106         222,862         1,625           629         -         -         -         -         -           66,294         19,921         -         31,874         13,785         53	FIRE         CARGO         HULL         Motor OD         Motor TP         Workmen's Compensation         Personal Accident           104,759         28,513         -         318,738         23,032         535         9,297           130,457         9,834         -         304,347         636,153         2,733         17,147           108,054         11,779         -         258,979         436,323         1,643         11,224           127,162         26,568         -         364,106         222,862         1,625         15,220           629         -         -         -         -         -         -         -           66,294         19,921         -         31,874         13,785         553         3,584	FIRE         MARINE CARGO         MARINE HULL         Motor OD         Motor TP         Workmen's Compensation         Personal Accident         Health Insurance           104,759         28,513         -         318,738         23,032         535         9,297         122,8699           130,457         9,834         -         304,347         636,153         2,733         17,147         100,497           108,054         11,779         -         258,979         436,323         1,643         11,224         79,522           127,162         26,568         -         364,106         222,862         1,625         15,220         143,844           629         -         -         -         -         -         -         -           66,294         19,921         -         31,874         13,785         53         3,584         12,287	FIRE         CARGO         HULL         Motor OD         Motor TP         Workmen's Compensation         Personal Accident         Health Insurance         Liability           104,759         28,513         -         318,738         23,032         535         9,297         122,869         -           130,457         9,834         -         304,347         636,153         2,733         17,147         100,497         251           108,054         11,779         -         258,979         436,323         1,643         11,224         79,522         18           127,162         26,568         -         364,106         222,862         1,625         15,220         143,844         233           629         -         -         -         -         -         -         -           66,294         19,921         -         31,874         13,785         533         3,584         12,287         -	FIRE         MARINE CARGO         MARINE HULL         MARINE HULL         Motor OD         Motor TP         Workmen's Compensation         Personal Accident         Health Insurance         Liability         Engineering           104,759         28,513         -         318,738         23,032         535         9,297         122,869         -         5,003           130,457         9,834         -         304,347         636,153         2,733         17,147         100,497         251         111,311           108,054         11,779         -         258,979         436,323         1,643         11,224         79,522         18         11,987           127,162         26,568         -         364,106         222,862         1,625         15,220         143,844         23         4,327           629         -         -         -         -         -         -         -         508           66,294         19,921         -         31,874         13,785         53         3,584         12,287         -         508	FIRE         MARINE CARGO         MARINE HULL         MARINE HULL         MARINE HULL         Motor OD         Motor TP         Workmen's Compensation         Personal Accident         Health Insurance         Liability         Engineering         Aviatio n           104,759         28,513         -         318,738         23,032         535         9,297         122,869         -         5,003         -           104,675         9,834         -         304,347         636,153         2,733         17,147         100,497         251         111,311         -           108,054         11,779         -         258,979         436,323         1,643         11,224         79,522         18         11,987         -           108,054         11,779         -         258,979         436,323         1,643         11,224         79,522         18         11,987         -           127,162         26,568         -         364,106         222,862         1,625         152,20         143,844         233         4,327         -           629         -         -         -         -         1         -         -         1         -           66,294         19,921         -	FIRE         MARINE CARGO         MARINE HULL         MARINE HULL         MARINE HULL         MARINE HULL         Motor OD         Motor TP Source         Workmen's Compensation         Personal Accident         Health Insurance         Liability Liability         Engineering n         Aviatio n         Trade Credit           104,759         28,513         -         318,738         23,032         535         9,297         122,869         -         5,003         -         -           130,457         9,834         -         304,347         636,153         2,733         17,147         100,497         251         111,311         -         -           108,054         11,779         -         258,979         436,323         1,643         11,224         79,522         18         11,987         -         -           127,162         26,568         -         364,106         222,862         1,625         15,20         143,844         233         4,327         -         -           629         - <td>FIRE         MARINE CARGO         MARINE HULL         Trade Credit         Others           104,759         28,513         -         318,738         23,032         535         9,297         122,869         -         5,003         -         -         36,887           130,457         9,834         -         304,347         636,153         2,733         17,147         100,497         251         11,311         -         -         74,297           108,054         11,779         -         258,979         436,323         1,643         11,224         79,522         18         11,987         -         -         57,765           127,162         26,568         -         364,106         222,862         1,625         15,20         143,44         233         4,327         -         53,419               629             -             -             -             -         -         1         -         -               62,99             19,921             31,874</td> <td>FIRE         MARINE CARGO         MARINE HULL         MARINE HULL         Marrise HULL         Workmen's Compensation         Personal Accident         Health Insurance         Liability         Engineering n         Aviatio Credit         Trade Credit         Others         Total           104,759         28,513         -         318,738         23,032         535         9,297         122,669         -         5,003         -         -         36,887         516,361           130,457         9,834         -         304,347         636,153         2,733         17,147         100,497         251         111,311         -         -         74,297         1,146,736           108,054         11,779         -         258,979         436,323         1,643         11,224         79,522         18         11,987         -         -         57,765         857,461           127,162         26,568         -         364,106         222,862         1,625         15,220         143,814         233         4,327         -         -         5,737         67,828           6299         -         -         -         -         -         -         -         1         -         5,737         67,828     <!--</td--></td>	FIRE         MARINE CARGO         MARINE HULL         Trade Credit         Others           104,759         28,513         -         318,738         23,032         535         9,297         122,869         -         5,003         -         -         36,887           130,457         9,834         -         304,347         636,153         2,733         17,147         100,497         251         11,311         -         -         74,297           108,054         11,779         -         258,979         436,323         1,643         11,224         79,522         18         11,987         -         -         57,765           127,162         26,568         -         364,106         222,862         1,625         15,20         143,44         233         4,327         -         53,419               629             -             -             -             -         -         1         -         -               62,99             19,921             31,874	FIRE         MARINE CARGO         MARINE HULL         MARINE HULL         Marrise HULL         Workmen's Compensation         Personal Accident         Health Insurance         Liability         Engineering n         Aviatio Credit         Trade Credit         Others         Total           104,759         28,513         -         318,738         23,032         535         9,297         122,669         -         5,003         -         -         36,887         516,361           130,457         9,834         -         304,347         636,153         2,733         17,147         100,497         251         111,311         -         -         74,297         1,146,736           108,054         11,779         -         258,979         436,323         1,643         11,224         79,522         18         11,987         -         -         57,765         857,461           127,162         26,568         -         364,106         222,862         1,625         15,220         143,814         233         4,327         -         -         5,737         67,828           6299         -         -         -         -         -         -         -         1         -         5,737         67,828 </td		

\* 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

d) 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.