

NL-5-CLAIMS SCHEDULE

(₹ '000)

SCHEDULE 2A

CLAIMS INCURRED (NET) -- FIRE BUSINESS

Particulars	31st March 2011	31st March 2010
Claims paid		
Direct	188,894	102,064
Add: Reinsurance accepted	143	8,096
Less: Reinsurance ceded	(139,409)	(64,816)
Net Claims paid	49,628	45,344
Add: Claims outstanding at the end of the year	73,183	73,774
Less: Claims outstanding at the beginning	(73,774)	(69,767)
Total Claims Incurred	49,037	49,351

SCHEDULE 2B

CLAIMS INCURRED (NET) -- MARINE CARGO BUSINESS

Particulars	31st March 2011	31st March 2010
Claims paid		
Direct	113,970	166,272
Add: Reinsurance accepted	-	-

Less: Reinsurance ceded	(50,710)	(100,798)
Net Claims paid	<u>63,260</u>	<u>65,474</u>
Add: Claims outstanding at the end of the year	78,640	68,791
Less: Claims outstanding at the beginning	(68,791)	(66,022)
Total Claims Incurred	<u><u>73,109</u></u>	<u><u>68,243</u></u>

SCHEDULE 2C

CLAIMS INCURRED (NET) -- MARINE HULL BUSINESS

Particulars	31st March 2011	31st March 2010
Claims paid		
Direct	-	-
Add: Reinsurance accepted	-	-
Less: Reinsurance ceded	-	-
Net Claims paid	<u>-</u>	<u>-</u>
Add: Claims outstanding at the end of the year	-	-
Less: Claims outstanding at the beginning	-	-
Total Claims Incurred	<u><u>-</u></u>	<u><u>-</u></u>

SCHEDULE 2D

CLAIMS INCURRED (NET) -- MISCELLANEOUS BUSINESS

Particulars	31st March 2011	31st March 2010
Claims paid		
Direct	5,307,389	4,287,921
Add: Reinsurance accepted	440,458	195,705
Less: Reinsurance ceded	(1,089,895)	(753,457)
Net Claims paid	<u>4,657,952</u>	<u>3,730,169</u>
Add: Claims outstanding at the end of the year	5,982,544	4,160,461
Less: Claims outstanding at the beginning	(4,160,461)	(2,917,508)
Total Claims Incurred	<u><u>6,480,035</u></u>	<u><u>4,973,122</u></u>