

NL-5-CLAIMS SCHEDULE

(Rs '000)

SCHEDULE 2A

CLAIMS INCURRED (NET) -- FIRE BUSINESS

Particulars	31st March 2010	31st March 2009	
PARTICULARS	CURRENT YEAR (RS. '000)	Previous YEAR (RS. '000)	PREVIOUS YEAR (RS. '000)
Claims paid			
Direct	102,064	292,592	
Add: Reinsurance accepted	8,096	4,391	
Less: Reinsurance ceded	(64,816)	(226,258)	
Net Claims paid	45,344	70,725	
Add: Claims outstanding at the end of the year	73,774	69,767	
Less: Claims outstanding at the beginning	(69,767)	(64,180)	
Total Claims Incurred	49,351	76,312	

SCHEDULE 2B

**CLAIMS INCURRED (NET) -- MARINE CARGO
BUSINESS**

Particulars	31st March 2010	31st March 2009
Claims paid		
Direct	166,272	86,670
Add: Reinsurance accepted	-	-
Less: Reinsurance ceded	(100,798)	(44,181)
Net Claims paid	<u>65,474</u>	<u>42,489</u>
Add: Claims outstanding at the end of the year	68,791	66,022
Less: Claims outstanding at the beginning	(66,022)	(44,670)
Total Claims Incurred	<u><u>68,243</u></u>	<u><u>63,841</u></u>

SCHEDULE 2C

**CLAIMS INCURRED (NET) -- MARINE HULL
BUSINESS**

Particulars	31st March 2010	31st March 2009
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 2010	31st March 2009
Claims paid		
Direct	4,287,921	3,569,663
Add: Reinsurance accepted	195,705	38,456
Less: Reinsurance ceded	(753,457)	(607,882)
Net Claims paid	3,730,169	3,000,237
Add: Claims outstanding at the end of the year	4,160,461	2,917,508
Less: Claims outstanding at the beginning	(2,917,508)	(1,934,355)
Total Claims Incurred	4,973,122	3,983,390