

**FORM NL-5 - CLAIMS SCHEDULE**  
**CLAIMS INCURRED [NET]**

	<b>Particulars</b>	<b>2006</b>	<b>2005</b>
		(Rs.'000)	(Rs.'000)
	Claims paid		
	Direct claims	7,496,039	2,683,973
	Add Claims Outstanding at the end of the year	2,534,479	1,384,222
	Less Claims Outstanding at the beginning of the year	1,384,222	868,473
	Gross Incurred Claims	8,646,296	3,199,722
	Add :Re-insurance accepted to direct claims	198	1,139
	Less :Re-insurance Ceded to claims paid	4,546,557	937,536
	<b>Total Claims Incurred (Net)</b>	<b>4,099,937</b>	<b>2,263,325</b>