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

Particulars	2007	2006
	(Rs.'000)	(Rs.'000)
Claims paid		
Direct claims	7,215,530	7,496,039
Add Claims Outstanding at the end of		
the year	3,925,965	2,534,479
Less Claims Outstanding at the		
beginning of the year	2,534,479	1,384,222
Gross Incurred Claims	8,607,016	8,646,296
Add :Re-insurance accepted to direct claims	18,719	198
Less :Re-insurance Ceded to claims paid		
-	3,069,444	4,546,557
Total Claims Insurmed	5 556 201	4,099,937
	Claims paid Direct claims Add Claims Outstanding at the end of the year Less Claims Outstanding at the beginning of the year Gross Incurred Claims Add :Re-insurance accepted to direct claims	Claims paid  Direct claims  Add Claims Outstanding at the end of the year  Less Claims Outstanding at the beginning of the year  Gross Incurred Claims  Add :Re-insurance accepted to direct claims  Less :Re-insurance Ceded to claims paid  (Rs.'000)  7,215,530  3,925,965  2,534,479  2,534,479  18,719  Less :Re-insurance accepted to direct claims  18,719