

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 Incurred | 5,556,291 | 4,099,937 |