

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

Rupees ('000)

<b>Particulars</b>	<b>2008</b>	<b>2007</b>
Claims Paid		
Direct	9,518,898	7,215,530
Add: Re-insurance accepted	119	18,719
Less: Re-insurance Ceded	3,304,183	3,069,444
Net Claims paid	6,214,834	4,164,805
Claims Outstanding (including IBNR & IBNER)		
Add : Claims Outstanding at the close of the year (net of Re-insurance)	7,168,126	3,925,965
Less: Claims Outstanding at the beginning of the year (net of Re-insurance)	3,925,965	2,534,479
Change in Claims Outstanding	3,242,161	1,391,486
<b>Total Claims Incurred (Net)</b>	<b>9,456,995</b>	<b>5,556,291</b>
Claims incurred		
In India	9,456,995	5,556,291
Outside India	-	-
<b>Total Claims Incurred (Net)</b>	<b>9,456,995</b>	<b>5,556,291</b>