

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

(Rupees '000)

Particulars	2009	2,008
Claims Paid		
Direct	12,617,955	9,453,068
Add: Re-insurance accepted	234,018	65,949
Less: Re-insurance Ceded	3,491,339	3,304,183
Net Claims paid	9,360,634	6,214,834
Claims Outstanding (including IBNR & IBNER)		
Add : Claims Outstanding at the close of the year (net of Re-insurance)	11,406,670	7,168,126
Less: Claims Outstanding at the beginning of the year (net of Re-insurance)	7,168,126	3,925,965
Change in Claims Outstanding	4,238,544	3,242,161
Total Claims Incurred (Net)	13,599,178	9,456,995
Claims incurred		
In India	13,599,178	9,456,995
Outside India	-	-
Total Claims Incurred (Net)	13,599,178	9,456,995