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

FIRE

Particulars	For the quarter ending 30.06.2013	Upto the quarter ending 30.06.2013	For the quarter ending 30.06.2012	Upto the quarter ending 30.06.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid				
Direct claims	1205014	1205014	711474	711474
Add Claims Outstanding at the end of the year	13539027	13539027	12372741	12372741
Less Claims Outstanding at the beginning of the year	12614599	12614599	11871344	11871344
Gross Incurred Claims	2129442	2129442	1212871	1212871
Add :Re-insurance accepted to direct claims	618686	618686	131629	131629
Less :Re-insurance Ceded to claims paid	2129078	2129078	344656	344656
Total Claims Incurred	619050	619050	999844	999844

Notes:

a) Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.

b) Claims includes specific claims settlement cost but not expenses of management

c) The surveyor fees, legal and other expenses shall also form part of claims cost.

d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certaintv of its realisation.

MARINE CARGO

Particulars	For the quarter ending 30.06.2013	Upto the quarter ending 30.06.2013	For the quarter ending 30.06.2012	Upto the quarter ending 30.06.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid				
Direct claims	210418	210418	273813	273813
Add Claims Outstanding at the end of the year	2343561	2343561	2333489	2333489
Less Claims Outstanding at the beginning of the year	2296584	2296584	2429761	2429761
Gross Incurred Claims	257395	257395	177541	177541
Add :Re-insurance accepted to direct claims	2738	2738	7884	7884
Less :Re-insurance Ceded to claims paid	34582	34582	78418	78418
Total Claims Incurred	225551	225551	107007	107007

Notes:

a) Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.

b) Claims includes specific claims settlement cost but not expenses of management

c) The surveyor fees, legal and other expenses shall also form part of claims cost.

d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certaintv of its realisation.

MARINE HULL

Particulars	For the quarter ending 30.06.2013	Upto the quarter ending 30.06.2013	For the quarter ending 30.06.2012	Upto the quarter ending 30.06.2012	Upto previous quarter (2013-14)	Upto previous quarter (2012-13)
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid						
Direct claims	63535	63535	103000	103000		
Add Claims Outstanding at the end of the year	4694300	4694300	4178401	4178401		
Less Claims Outstanding at the beginning of the year	4834887	4834887	4058621	4058621		
Gross Incurred Claims	-77052	-77052	222780	222780		
Add :Re-insurance accepted to direct claims	69397	69397	-130472	-130472		
Less :Re-insurance Ceded to claims paid	21361	21361	217817	217817		
Total Claims Incurred	-29016	-29016	-125509	-125509		

Notes:

a) Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.

b) Claims includes specific claims settlement cost but not expenses of management

c) The surveyor fees, legal and other expenses shall also form part of claims cost.

d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.

MARINE TOTAL

Particulars	For the quarter ending 30.06.2013	Upto the quarter ending 30.06.2013	For the quarter ending 30.06.2012	Upto the quarter ending 30.06.2012	Upto previous quarter (2013-14)	Upto previous quarter (2012-13)
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid						
Direct claims	273953	273953	376813	376813	0	0
Add Claims Outstanding at the end of the year	7037861	7037861	6511890	6511890	0	0
Less Claims Outstanding at the beginning of the year	7131471	7131471	6488382	6488382	0	0
Gross Incurred Claims	180343	180343	400321	400321	0	0
Add :Re-insurance accepted to direct claims	72135	72135	-122588	-122588	0	0
Less :Re-insurance Ceded to claims paid	55943	55943	296235	296235	0	0
Total Claims Incurred	196535	196535	-18502	-18502	0	0

Notes:

a) Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.

b) Claims includes specific claims settlement cost but not expenses of management

c) The surveyor fees, legal and other expenses shall also form part of claims cost.

d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.

MOTOR OD

Particulars	For the quarter ending 30.06.2013	Upto the quarter ending 30.06.2013	For the quarter ending 30.06.2012	Upto the quarter ending 30.06.2012	Upto previous quarter (2013-14)	Upto previous quarter (2012-13)
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid						
Direct claims	1147012	1147012	1051819	1051819		
Add Claims Outstanding at the end of the year	4141393	4141393	4015836	4015836		
Less Claims Outstanding at the beginning of the year	3600007	3600007	3483803	3483803		
Gross Incurred Claims	1688398	1688398	1583852	1583852		
Add :Re-insurance accepted to direct claims	1114	1114	482	482		
Less :Re-insurance Ceded to claims paid	226208	226208	148771	148771		
Total Claims Incurred	1463303	1463303	1435562	1435562		

Notes:

a) Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.

b) Claims includes specific claims settlement cost but not expenses of management

c) The surveyor fees, legal and other expenses shall also form part of claims cost.

d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.

MOTOR TP NON POOL

Particulars	For the quarter ending 30.06.2013	Upto the quarter ending 30.06.2013	For the quarter ending 30.06.2012	Upto the quarter ending 30.06.2012	Upto previous quarter (2013-14)	Upto previous quarter (2012-13)
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid						
Direct claims	1169791	1169791	1374764	1374764		
Add Claims Outstanding at the end of the year	20395103	20395103	17894080	17894080		
Less Claims Outstanding at the beginning of the year	17101256	17101256	17966551	17966551		
Gross Incurred Claims	4463638	4463638	1302293	1302293		
Add :Re-insurance accepted to direct claims	313689	313689	0	0		
Less :Re-insurance Ceded to claims paid	84040	84040	34732	34732		
Total Claims Incurred	4693286	4693286	1267562	1267562		

Notes:

a) Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.

b) Claims includes specific claims settlement cost but not expenses of management

c) The surveyor fees, legal and other expenses shall also form part of claims cost.

d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.

MOTOR TP POOL

Particulars	For the quarter ending 30.06.2013	Upto the quarter ending 30.06.2013	For the quarter ending 30.06.2012	Upto the quarter ending 30.06.2012	Upto previous quarter (2013-14)	Upto previous quarter (2012-13)
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid						
Direct claims	1155558	1155558	1012932	1012932		
Add Claims Outstanding at the end of the year	29609982	29609982	35258794	35258794		
Less Claims Outstanding at the beginning of the year	30765541	30765541	34575146	34575146		
Gross Incurred Claims	0	0	1696580	1696580		
Add :Re-insurance accepted to direct claims	0	0	-28156667	-28156667		
Less :Re-insurance Ceded to claims paid	0	0	-30124549	-30124549		
Total Claims Incurred	0	0	3664462	3664462		

Notes:

a) Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.

b) Claims includes specific claims settlement cost but not expenses of management

c) The surveyor fees, legal and other expenses shall also form part of claims cost.

d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.

MOTOR TP D.R. POOL

Particulars	For the quarter ending 30.06.2013	Upto the quarter ending 30.06.2013	For the quarter ending 30.06.2012	Upto the quarter ending 30.06.2012	Upto previous quarter (2013-14)	Upto previous quarter (2012-13)
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid						
Direct claims	0	0	0	0	0	0
Add Claims Outstanding at the end of the year	1452822	1452822	303	303		0
Less Claims Outstanding at the beginning of the year	1274145	1274145	0	0		0
Gross Incurred Claims	-773128	-773128	303	303		0
Add :Re-insurance accepted to direct claims	1064191	1064191	0	0		0
Less :Re-insurance Ceded to claims paid	250189	250189	242	242		0
Total Claims Incurred	40874	40874	61	61		0

Notes:

a) Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.

b) Claims includes specific claims settlement cost but not expenses of management

c) The surveyor fees, legal and other expenses shall also form part of claims cost.

d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.

MOTOR TOTAL

Particulars	For the quarter ending 30.06.2013	Upto the quarter ending 30.06.2013	For the quarter ending 30.06.2012	Upto the quarter ending 30.06.2012	Upto previous quarter (2013-14)	Upto previous quarter (2012-13)
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid						
Direct claims	3472361	3472361	3439516	3439516	0	0
Add Claims Outstanding at the end of the year	54647495	54647495	57168710	57168710	0	0
Less Claims Outstanding at the beginning of the year	52740948	52740948	56025501	56025501	0	0
Gross Incurred Claims	6476624	6476624	4582726	4582726	0	0
Add :Re-insurance accepted to direct claims	1378993	1378993	-28156186	-28156186	0	0
Less :Re-insurance Ceded to claims paid	560438	560438	-29940804	-29940804	0	0
Total Claims Incurred	6197463	6197463	6367647	6367647	0	0

Notes:

a) Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.

b) Claims includes specific claims settlement cost but not expenses of management

c) The surveyor fees, legal and other expenses shall also form part of claims cost.

d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.

ENGINEERING

Particulars	For the quarter ending 30.06.2013	Upto the quarter ending 30.06.2013	For the quarter ending 30.06.2012	Upto the quarter ending 30.06.2012	Upto previous quarter (2013-14)	Upto previous quarter (2012-13)
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid						
Direct claims	340482	340482	156889	156889		
Add Claims Outstanding at the end of the year	4262932	4262932	4313154	4313154		
Less Claims Outstanding at the beginning of the year	3588700	3588700	3901942	3901942		
Gross Incurred Claims	1014714	1014714	568101	568101		
Add :Re-insurance accepted to direct claims	161955	161955	60861	60861		
Less :Re-insurance Ceded to claims paid	241177	241177	196405	196405		
Total Claims Incurred	935492	935492	432557	432557		

Notes:

a) Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.

b) Claims includes specific claims settlement cost but not expenses of management

c) The surveyor fees, legal and other expenses shall also form part of claims cost.

d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.

AVIATION

Particulars	For the quarter ending 30.06.2013	Upto the quarter ending 30.06.2013	For the quarter ending 30.06.2012	Upto the quarter ending 30.06.2012	Upto previous quarter (2013-14)	Upto previous quarter (2012-13)
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid						
Direct claims	180604	180604	155933	155933		
Add Claims Outstanding at the end of the year	933399	933399	1045597	1045597		
Less Claims Outstanding at the beginning of the year	985774	985774	1018838	1018838		
Gross Incurred Claims	128229	128229	182691	182691		
Add :Re-insurance accepted to direct claims	34394	34394	101604	101604		
Less :Re-insurance Ceded to claims paid	-26164	-26164	171362	171362		
Total Claims Incurred	188788	188788	112933	112933		

Notes:

a) Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.

b) Claims includes specific claims settlement cost but not expenses of management

c) The surveyor fees, legal and other expenses shall also form part of claims cost.

d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.

WORKMEN'S COMPENSATION

Particulars	For the quarter ending 30.06.2013	Upto the quarter ending 30.06.2013	For the quarter ending 30.06.2012	Upto the quarter ending 30.06.2012	Upto previous quarter (2013-14)	Upto previous quarter (2012-13)
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid						
Direct claims	28944	28944	31042	31042		
Add Claims Outstanding at the end of the year	318897	318897	336410	336410		
Less Claims Outstanding at the beginning of the year	319502	319502	302950	302950		
Gross Incurred Claims	28339	28339	64501	64501		
Add :Re-insurance accepted to direct claims	0	0	203	203		
Less :Re-insurance Ceded to claims paid	3183	3183	6920	6920		
Total Claims Incurred	25157	25157	57784	57784		

Notes:

a) Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.

b) Claims includes specific claims settlement cost but not expenses of management

c) The surveyor fees, legal and other expenses shall also form part of claims cost.

d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.

PERSONAL ACCIDENT

Particulars	For the quarter ending 30.06.2013	Upto the quarter ending 30.06.2013	For the quarter ending 30.06.2012	Upto the quarter ending 30.06.2012	Upto previous quarter (2013-14)	Upto previous quarter (2012-13)
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid						
Direct claims	162715	162715	192664	192664		
Add Claims Outstanding at the end of the year	911383	911383	1227874	1227874		
Less Claims Outstanding at the beginning of the year	817695	817695	1171822	1171822		
Gross Incurred Claims	256403	256403	248717	248717		
Add :Re-insurance accepted to direct claims	28	28	1975	1975		
Less :Re-insurance Ceded to claims paid	36841	36841	29684	29684		
Total Claims Incurred	219592	219592	221008	221008		

Notes:

a) Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.

b) Claims includes specific claims settlement cost but not expenses of management

c) The surveyor fees, legal and other expenses shall also form part of claims cost.

d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.

HEALTH

Particulars	For the quarter ending 30.06.2013	Upto the quarter ending 30.06.2013	For the quarter ending 30.06.2012	Upto the quarter ending 30.06.2012	Upto previous quarter (2013-14)	Upto previous quarter (2012-13)
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid						
Direct claims	3868031	3868031	3162956	3162956		
Add Claims Outstanding at the end of the year	2474550	2474550	2268165	2268165		
Less Claims Outstanding at the beginning of the year	1964203	1964203	2169345	2169345		
Gross Incurred Claims	4378378	4378378	3261776	3261776		
Add :Re-insurance accepted to direct claims	0	0	0	0		
Less :Re-insurance Ceded to claims paid	263760	263760	252958	252958		
Total Claims Incurred	4114618	4114618	3008818	3008818		

Notes:

a) Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.

b) Claims includes specific claims settlement cost but not expenses of management

c) The surveyor fees, legal and other expenses shall also form part of claims cost.

d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.

LIABILITY

Particulars	For the quarter ending 30.06.2013	Upto the quarter ending 30.06.2013	For the quarter ending 30.06.2012	Upto the quarter ending 30.06.2012	Upto previous quarter (2013-14)	Upto previous quarter (2012-13)
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid						
Direct claims	15279	15279	5676	5676		
Add Claims Outstanding at the end of the year	1193147	1193147	1105255	1105255		
Less Claims Outstanding at the beginning of the year	1177228	1177228	1089053	1089053		
Gross Incurred Claims	31197	31197	21877	21877		
Add :Re-insurance accepted to direct claims	1632	1632	-4535	-4535		
Less :Re-insurance Ceded to claims paid	29747	29747	16874	16874		
Total Claims Incurred	3083	3083	468	468		

Notes:

a) Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.

b) Claims includes specific claims settlement cost but not expenses of management

c) The surveyor fees, legal and other expenses shall also form part of claims cost.

d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.

MISCELLANEOUS OTHERS

Particulars	For the quarter ending 30.06.2013	Upto the quarter ending 30.06.2013	For the quarter ending 30.06.2012	Upto the quarter ending 30.06.2012	Upto previous quarter (2013-14)	Upto previous quarter (2012-13)
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid						
Direct claims	198035	198035	342352	342352		
Add Claims Outstanding at the end of the year	2427448	2427448	2683346	2683346		
Less Claims Outstanding at the beginning of the year	2505289	2505289	2559702	2559702		
Gross Incurred Claims	120194	120194	465996	465996		
Add :Re-insurance accepted to direct claims	33875	33875	-78361	-78361		
Less :Re-insurance Ceded to claims paid	117858	117858	81939	81939		
Total Claims Incurred	36210	36210	305696	305696		

Notes:

a) Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER]

b) Claims includes specific claims settlement cost but not expenses of management

c) The surveyor fees, legal and other expenses shall also form part of claims cost.

d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.

MISCELLANEOUS TOTAL

Particulars	For the quarter ending 30.06.2013	Upto the quarter ending 30.06.2013	For the quarter ending 30.06.2012	Upto the quarter ending 30.06.2012	Upto previous quarter (2013-14)	Upto previous quarter (2012-13)
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid						
Direct claims	8266451	8266451	7487027	7487027	0	0
Add Claims Outstanding at the end of the year	67169252	67169252	70148511	70148511	0	0
Less Claims Outstanding at the beginning of the year	64099340	64099340	68239152	68239152	0	0
Gross Incurred Claims	12434079	12434079	9396384	9396384	0	0
Add :Re-insurance accepted to direct claims	1610878	1610878	-28074438	-28074438	0	0
Less :Re-insurance Ceded to claims paid	1226838	1226838	-29184662	-29184662	0	0
Total Claims Incurred	11720401	11720401	10506909	10506909	0	0

Notes:

a) Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.

b) Claims includes specific claims settlement cost but not expenses of management

c) The surveyor fees, legal and other expenses shall also form part of claims cost.

d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.

TOTAL (ALL CLASSES)

Particulars	For the quarter ending 30.06.2013	Upto the quarter ending 30.06.2013	For the quarter ending 30.06.2012	Upto the quarter ending 30.06.2012	Upto previous quarter (2013-14)	Upto previous quarter (2012-13)
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid						
Direct claims	9745418	9745418	8575314	8575314	0	0
Add Claims Outstanding at the end of the year	87746140	87746140	89033142	89033142	0	0
Less Claims Outstanding at the beginning of the year	83845410	83845410	86598876	86598876	0	0
Gross Incurred Claims	14743864	14743864	11009578	11009576	0	0
Add :Re-insurance accepted to direct claims	2301699	2301699	-28065397	-28065397	0	0
Less :Re-insurance Ceded to claims paid	3411859	3411859	-28543772	-28543771	0	0
Total Claims Incurred	12535986	12535986	11488254	11488254	0	0

Notes:

a) Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.

b) Claims includes specific claims settlement cost but not expenses of management

c) The surveyor fees, legal and other expenses shall also form part of claims cost.

d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.