

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

	Particulars	Period	Direct claims paid	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	Total Claims Incurred
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Fire	2009-10	-	110	-	110	-	-	110
		2008-09	-	-	-	-	-	-	-
	Marine Cargo	2009-10	-	55	-	55	-	-	55
		2008-09	-	-	-	-	-	-	-
	Marine Hull	2009-10	-	-	-	-	-	-	-
		2008-09	-	-	-	-	-	-	-
	Marine Total	2009-10	-	55	-	55	-	-	55
		2008-09	-	-	-	-	-	-	-
	Motor (OD)	2009-10	47	906	-	954	-	37	917
		2008-09	-	-	-	-	-	-	-
	Motor (TP)	2009-10	-	505	-	505	-	-	505
		2008-09	-	-	-	-	-	-	-
	Employer's Liability	2009-10	-	116	-	116	-	-	116
		2008-09	-	-	-	-	-	-	-
	Public Liability	2009-10	-	191	-	191	-	-	191
		2008-09	-	-	-	-	-	-	-
	Other Liability	2009-10	-	1,666	-	1,666	-	-	1,666
		2008-09	-	-	-	-	-	-	-
	Engineering	2009-10	-	15	-	15	-	-	15
		2008-09	-	-	-	-	-	-	-
	Aviation	2009-10	-	-	-	-	-	-	-
		2008-09	-	-	-	-	-	-	-
	Personal Accident	2009-10	49	1,037	-	1,086	-	146	940
		2008-09	-	-	-	-	-	-	-
	Health	2009-10	-	-	-	-	-	-	-
		2008-09	-	-	-	-	-	-	-
	Other Misc.	2009-10	-	24	-	24	-	-	24
		2008-09	-	-	-	-	-	-	-
	Misc Total	2009-10	97	4,460	-	4,557	-	184	4,374
		2008-09	-	-	-	-	-	-	-
	<b>Total</b>	<b>2009-10</b>	<b>97</b>	<b>4,626</b>	<b>-</b>	<b>4,723</b>	<b>-</b>	<b>184</b>	<b>4,540</b>
		<b>2008-09</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

*Notes:*

- Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.*
- Claims includes specific claims settlement cost but not expenses of management*
- The surveyor fees, legal and other expenses shall also form part of claims cost.*
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.*