

Particulars	Workmen Compensation		Personal Accident		Aviation		Engineering			
	31.03.2006	31.03.2005	31.03.2006	31.03.2005	31.03.2006	31.03.2005	31.03.2006	31.03.2005		
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)		
Claims paid										
Direct claims	358672	280670	848033	868113	75775	28328	624917	755804		
Add Claims Outstanding at the end of the year	1188655	1000860	749711	659187	101743	102797	554622	591736		
Less Claims Outstanding at the beginning of the year	1000860	696833	659187	593228	102797	113490	591737	581479		
Gross Incurred Claims										
Add :Re-insurance accepted to direct claims			9041	3216	-17290	21274	68364	64606		
Less :Re-insurance Ceded to claims paid	57339	27567	786117	200662	74231	26901	173572	258991		
Total Claims Incurred	489128	557130	161481	736626	-16800	12008	482594	571676		
Particulars	Other Miscellaneous		Liabilities		Health & Hospitalisation		Miscellaneous Total		GRAND TOTAL	
	31.03.2006	31.03.2005	31.03.2006	31.03.2005	31.03.2006	31.03.2005	31.03.2006	31.03.2005	31.03.2006	31.03.2005
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid										
Direct claims	1805494	1184256	33120	29644	4156062	3343813	21805905	19335056	30380537	22684117
Add Claims Outstanding at the end of the year	1761140	1573150	145972	178346	763984	808436	34066691	33250811	37544345	36731739
Less Claims Outstanding at the beginning of the year	1573149	1518374	178346	85709	808436	653950	33250311	30791764	36731738	34437010
Gross Incurred Claims										
Add :Re-insurance accepted to direct claims	70557	36164					132869	127065	405265	497308
Less :Re-insurance Ceded to claims paid	170946	386183	463	1017	831213	668763	4862147	4242656	11170717	5490847
Total Claims Incurred	1893096	889013	283	121264	3280397	2829536	17893007	17678512	20427692	19985307